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Funeral Poverty in Dundee

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DOI:
[10.20933/100001153](https://doi.org/10.20933/100001153)

Publication date:
2019

Document Version
Publisher's PDF, also known as Version of record

[Link to publication in Discovery Research Portal](#)

Citation for published version (APA):
Bickerton, R., & Morelli, C. (2019). *Funeral Poverty in Dundee: Funeral Link Evaluation*. University of Dundee.
<https://doi.org/10.20933/100001153>

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Funeral Poverty in Dundee

Funeral Link Evaluation



Ruth Bickerton and Carlo Morelli
University of Dundee

Final Report
July 2019



**University
of Dundee**

Project Reference Number	SIF-R3-S2-LUPS-017
Lead Applicant	Dundee City Council
Project Title	Tackling Funeral Poverty in Dundee through Social Enterprise

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Executive Summary

Funeral Link was established in 2018 within the City of Dundee with a role to address the problem of funeral poverty. Conservative estimates of household funeral debt within Dundee suggest a figure of over £0.5m per annum. Funeral Link seeks to address the problem of high funeral costs through the development of an advice service for the next of kin, immediately following a bereavement, outreach activities to encourage advanced planning for funerals, in areas of high deprivation, acting in an advocacy role between clients and funeral directors, to negotiate lower cost funeral options, and finally facilitating joint working across advice, debt, health and counselling services within the city whilst avoiding the dangers of competing for clients among existing agencies.

During the short duration of its existence Funeral Link has:

1. Provided one-to-one bereavement advice in the form of support for next of kin ranging from statutory and legal obligations to funeral arrangements.
2. Provided a valuable role in raising the profile of funeral planning and preparation in the City of Dundee through the development of outreach activities by targeting specific community organisations and organisations operating in areas of multiple deprivation.
3. Co-ordinated joint working across agencies and community groups within Dundee to facilitate referral and signposting of clients to receive expert advice and avoiding competition between agencies for clients.
4. Arranged with funeral directors to provide a high quality low cost funeral for clients referred from Funeral Link.
5. Raised the profile of funeral planning across the city via traditional press and radio media and social media through their website, Facebook and Twitter activity.

The research into funeral poverty in Dundee has identified that there are distinct segmented populations within Funeral Link's client groups each requiring distinct interventions. These are:

1. a) Deceased without a next of kin and next of kin with insufficient resources to provide for the legal requirements of disposal of a deceased. This population have only the recourse of an environmental burial provided by Dundee City Council and distinct measures to provide a respectful burial are required.
1. b) Deceased with a next of kin who believe they have insufficient funds for the legal requirements of disposal of a deceased. This population is a key client group for Funeral Link as they are able to assist through setting out lower-cost options that could be available to these families. This could involve compromise with a limited number of choices, but the family may find this preferable to an environmental funeral. Funeral Link's role also involves helping the family raise deposits, helping with Social Fund applications, liaising with funeral directors, signposting, referring and guiding clients to agencies, charities and external organisations capable of providing grants and low cost loans.
2. Next of kin on benefits that provide entitlement to a successful Social Fund Funeral Expenses Payment (SF200) application. This population is partly catered for by existing Funeral Directors who, in some cases, complete SF200 applications for clients. Funeral Link's role here is in resolving difficulties next of kin face in raising deposits and ensuring debt arising from additional funeral costs, not covered by the SF200 application, can be funded.

3. Next of kin on low household incomes without recourse to Social Fund applications. This should be the main target group for Funeral Link's activity. This population are least well served by the existing funeral directors in the market but stigma and social norms prevents next of kin making use of environmental burials. Funeral Link's role with this client group is much more extensive in identifying measures to reduce costs while retaining the need for a respectful funeral, signposting, referring and guiding clients to agencies, charities and external organisations capable of providing grants and low cost loans and negotiating with funeral directors for discounted prices for traditional services.
4. Next of kin with sufficient resources to be able to provide for their desired funeral. Funeral Link's services with this client group is one of limited advice and signposting for existing services.

Recommendations

Funeral Link has provided a widely recognised valuable service within the City of Dundee during its initial phase of establishment. Across the city advice agencies welcome its establishment serving specific and specialist needs within the community that cannot easily be provided by existing agencies. Its future development should focus upon:

1. Working with Dundee City Council's Environmental Services organisations to establish a more respectful environmental burial provision for the client group unable to provide a private funeral. This includes specifically the provision of designated burial plots and attended services for next of kin. This segment of the population is distinct from other client groups and improvements to environmental burial services are unlikely to lead to any noticeable change in the numbers of families making use of environmental burial. Environmental burial will remain a marginal funeral activity for the City Council.
2. 'At need' actions, targeting and working with client groups 1b, 2 and 3 above. Specifically:
 - a. To give advice on reducing costs through adapting funeral requirements.
 - b. To work in a negotiation and advocacy role with funeral directors to obtain lower cost funerals for those who most need help.
 - c. To signpost clients and refer to partner agencies to help with grant funding
 - d. To signpost clients and refer to partner agencies to help with wider support
3. To help client group 3 with Social Fund Funeral Expenses Payments applications.
4. To help client groups 2, 3 and 4 with funeral planning education through
 - a. Advice on reducing costs in advance by discussions and communications between families through marketing and community events
 - b. Advice on administration prior to the 'at need' point through will-writing, Power of Attorney and funeral planning.

Funeral Link can also play an important role liaising with the local funeral sector, the local government and the national government. For example, there have been impacts at a local level, through clearer online pricing and availability of low-cost options by local operators. At a local level Funeral Link can work to help aid understanding of burial prices. At a national level, Funeral Link will support the implementation of the Scottish Government's Guidance on Funeral Costs within Dundee, through partnership working to improve transparency around pricing and quality. Encourage greater public understanding through promotions and marketing, and signposting clients and the public to new initiatives such as a Government supported incentivised savings scheme.

Funeral Link clearly has a vital role in assisting people organising a funeral within Dundee. Where market failure exists in the market, Funeral Link help clients, for example, by providing information about costs and options, to ensure customers have the ability to exercise choice. It plays an important advocacy role, and also an essential support role to the bereaved, who in many cases feel they have nowhere else to turn. The financial impacts of Funeral Link's work are beginning to be felt, to the benefit of many of the most deprived individuals, and the positive impacts on clients' health and well-being are set out in some of the case studies. The richness of Funeral Link's work can be felt through comments made in the case studies, where clients would have felt 'lost' without Funeral Link's support. It is clear that there is no organisation playing a similar role to Funeral Link in Dundee, and that its impacts are being felt by individuals in some of Dundee's most deprived locations. Further work to be carried out by Funeral Link will include more of an educational role, targeting individuals to make plans at an earlier stage, such as will writing, and consideration of Power of Attorney, as well as consideration of savings schemes for their own funeral. Funeral Link's education work will feed into individuals and society being more prepared in advance for a funeral, meaning there will be less 'at need' help required, and ultimately lower levels of funeral debt within the City. Nevertheless, Funeral Link will continue with its core activities around promoting greater pricing and transparency, as well as increased choice in the market for a range of funeral options.

CHAPTER 1: Introduction

A group of community and strategic partners came together in 2016 to form the Dundee Funeral Poverty Action Group in order to spotlight the issue of funeral poverty in Dundee, and to investigate potential solutions. The study and conclusions of this work suggested a raft of measures would help to address the issue of funeral poverty, although it suggested no one single solution would be a panacea¹. These are listed below:

- *'A specific funeral advice and brokerage service to provide dedicated support at the time of bereavement where people are most vulnerable.*
- *Increased awareness of funeral and bereavement benefits and support to assess eligibility and submit applications.*
- *Affordable finance to become the norm hence the need to encourage dialogue is vital. The failure of many pre-paid funeral plans to cover costs is another matter worth highlighting.*
- *Local authorities to ensure burial and cremation costs are pitched at affordable levels and consider implementing a trusted trader scheme similar to the East Ayrshire model.*
- *Continued local and national campaigning to maintain the spotlight on the issue of funeral poverty and promote change and increased transparency in the industry.'*

The Dundee Funeral Poverty Action Group partners applied for funding which focussed on the first listed idea for a social enterprise model, through the Scottish Government/ European Union Social Innovation Fund Stage 1. The development of a feasibility study and business plan facilitated a subsequent successful application to the Scottish Government/ European Union Social Innovation Fund Stage 2. Funeral Link was thus established in 2019 within the City of Dundee aiming to directly target the problem of funeral poverty.

This report sets out work carried out by Dundee University, first to set out and understand the funeral process. This identifies the distinct problems of funeral poverty arising in terms of market failure and inability of next of kin to exercise choice. The report provides key data and findings in terms of funeral costs and prices, across the UK, Scotland and specifically within Dundee. Socio-economic indicators are set out to show the prevalence of funeral poverty in Dundee, and estimates are made of annual levels of funeral debt. Current policy is investigated to show how funeral poverty is being targeted at a UK, Scottish and local level, through different initiatives and support mechanisms.

All of these findings help to build a picture of the context within which Funeral Link currently operates. The penultimate chapter of the report presents findings around Funeral Link's success in fulfilling its aims, in particular meeting the 'measures of success' which are set out in the grant funding. In addition to these measures, impacts of Funeral Link can be measured through its influencing role, in promotions and prominence within Dundee, and investigations of relationships the Funeral Link team have made with partners and stakeholders.

The ability to evaluate the impact from a quantitative perspective was limited by the delay in the establishment of the service and the rising awareness that the target audience for funeral support

¹ *Planning, Scoping and Social Impact Study*, Dundee City Council, December 2017

envisaged in the original measures of success was a sub-set of the original target client groups the quantitative indicators originally identified as the population within the SMID 40 areas.

Finally, conclusions and recommendations are set out in the final chapter.

The work has been carried out through extensive literature reviews, data interrogation, discussions with a wide range of over thirty stakeholders (see Appendix 1), and monitoring sessions, information-sharing and dialogue with Funeral Link. The discussions have included representatives from both the public and private sector, including both local and national Government, funeral directing organisations, third sector organisations, academic institutions, a funeral plan company, a credit union and charities. The local funeral directors were all contacted for their input, and we are grateful to those who agreed to meet with us. We are also grateful for a guided tour of Dundee Crematorium and a local funeral home (including mortuary), and follow-on discussions with representatives of national Dignity Plc, the largest private sector provider in the UK. The Centre for Anatomy and Human Identification also provided helpful background information and understanding, as did Dundee City Council's Environment Team for burials – both private and semi-private. The NHS Bereavement Team and Roxburghe staff met us and spent time explaining processes and support both at Ninewells Hospital and the Hospice. We are grateful for the time and input of all stakeholders.

CHAPTER 2: The Funeral Process

2.1 Introduction

In order to understand the potential impact of Funeral Link, it is important to have a strong grasp on the funeral process and the nature of the funeral sector to understand where Funeral Link's assistance is most helpful. The chapter runs through the progression from death to organising the funeral, considering the process and problems encountered through the lens of economic theory.

2.2 Death

A death in a hospital environment follows a standard process. Next of kin are supported immediately and advice provided on what to do from nursing staff and an in-house bereavement team. Outside of the hospital environment a more varied approach is evident. Some good practice of bereavement advice is evident in organisations, such as hospice environments where death is a regular occurrence, whilst little advice is available where a death is unexpected or in a home environment. NHS bereavement leaflets, created by the Scottish Government, are widely distributed but additional advice is largely absent and bereavement packs provide little detailed local information.

Once a death is medically determined, assuming the death is not subject to Procurator Fiscal investigation, a Medical Certificate providing a cause of death is issued. This provides a next of kin with the ability to complete the statutory requirement of registering the death with the Registrar of Births, Deaths and Marriages. Registering a death requires an appointment, leading to a delay of several days. Contacting a funeral director would be expected to take place once a medical certificate is issued but it is often the case that delays in registering a death leads to next of kin visiting a funeral director in advance of a death being registered.

Once instructed by a next of kin, a funeral director will collect a deceased and remove them to their premises. This immediately creates inequalities between next of kin and a funeral director whereby consumers are now involved in a relationship without full knowledge of the funeral process and costs involved, while conversely the funeral director has little firm idea about the consumer's ability to cover costs.

2.3 The Consumer and choosing a Funeral Director

Kotler and Armstrong (2001: 193-97) set out the most widely understood model of the consumer's decision process, with five stages:

- i. **Need recognition** – identify what is needed
- ii. **Information search** - finding out what will satisfy the need
- iii. **Evaluation of alternatives** – deciding between the different options
- iv. **Choice/purchase decision** – purchase takes place
- v. **Outcomes/post purchase behaviour** – satisfaction levels of the consumer and decisions about whether to use the same company in the future.

This framework is useful in examining the decision-making processes of the consumer, first with respect to choosing a Funeral Director, and then second with respect to negotiating and agreeing the actual funeral details once the Funeral Director has been selected.

2.3.i Need Recognition

There is an absolute need for a funeral – the decision to be made is not about whether to have a funeral, but about how to do it. Most people prefer to use a Funeral Director, mainly because of needing their expertise in understanding the funeral process, although there is not a legal requirement to do so. There are obvious areas of expertise in terms of how to look after a deceased, legal requirements and social norms, which a Funeral Director will organise on behalf of the next of kin.

There are two sets of consumer, the next of kin, at this point organising an ‘at need funeral’: those who know the wishes of the deceased and those who do not. Where decisions have already been made by the deceased, it is more straightforward for the person who is organising the funeral. However, where wishes are not known, there is more scope for uncertainty facing consumers in the funeral market. In particular, the next of kin may feel compelled into accepting sales advice determining what is required ‘for a good send-off’ by a funeral director or pressured into carrying out what they feel are ‘social norms’.

One level of uncertainty comes in the form of information asymmetry between the next of kin and the funeral director. This takes a number of forms: first the consumer is making decisions at a time of significant stress and cognitive dissonance. Grief and emotional distress limit the ability to process and evaluate information. Next of kin are thus uncertain as to the exact nature of the funeral director’s role and the funeral director’s role itself can be multi-faceted and ambiguous in three distinct areas.

First, in ensuring statutory requirements are followed by the next of kin, involving complying with the legal requirement that is to dispose of a deceased’s remains. Second, they also have a sales role. A funeral director is a direct service provider, involving the provision of services on behalf of the next of kin in the maintenance, care and movement of the deceased. In this sales role they additionally act as an intermediary sales organisation supplying services of third party providers such as booking slots at crematoria or burial grounds, ordering flowers, organising post-funeral receptions or placing notices in newspapers. A funeral directors third and final act is to provide counselling, advisory and even advocacy activities. Funeral directors provide counselling and comfort, listening to the next of kin and guiding them in decision making, through a one-to-one meeting to make the arrangements. Funeral directors also provide advisory information and signposting to next of kin for their bereavement journey and, finally, they provide advocacy functions with regulatory bodies such as the NHS, police or the Department for Work and Pensions, via the completion of formal applications for means-tested Social Fund Funeral Expenses Payments SF200.

The ambiguity within the funeral director/next of kin relationship facilitates both the development of information asymmetry in the contracting between parties but also the prospect of moral hazard in the potential abuse of the power relationship arising from these information asymmetries. Moral hazard can be understood as consumers making decisions detrimental to their wellbeing due to an inability to distinguish between the elements of the funeral director’s counselling, advisory and advocacy functions. There is the potential for what economists regard as opportunism in the contracting and price setting environment, as consumers’ preferences are revealed in advance to funeral directors revealing their price elasticities, allowing for the potential emergence of price discrimination and individualised pricing.

Evidence from the CMA suggests in practice there is a mixed approach to setting out costs clearly to consumers at the time a funeral is organised (CMA, 2018b: 44-54). As individualised prices are not always readily available in advance, it is difficult for the consumers to have an idea of expected prices, and the clarity of explanation relies upon the integrity of individual funeral directors, rather than legal or regulated

standards within the industry. Professional organisations, such as the National Association for Funeral Directors (NAFD) and the National Society of Allied and Independent Funeral Directors (SAIF) both set out requirements of clarity and standards in their Codes of Practice² but not all funeral directors belong to such associations, nor is there a legal requirement to do so.

2.3.ii Information Search

Consumers' choice of funeral director and funeral can be understood within a context of the purchase of a 'distress purchase'. Distress purchases arise from the limited ability to determine the exact timing of the need for the use of a service. In the case of a bereavement, even if the expectation of the requirement may be known, the exact planning of the funeral and its timing is often unknown. The primary feature of a distress purchase is the lack of consumer's ability to search and evaluate the service being purchased. Consumers within these markets are then subject to significant information asymmetries in relation to negotiating contracts for services. Due to the relatively infrequent nature of a funeral purchase, consumers will often rely upon brand loyalty and word of mouth in their selection of funeral director, by using a funeral director they or a family member has used in the past or recommendations from friends or family.

The importance of brand loyalty for funeral directors is demonstrated by larger, national or regional companies choosing to keep the name of a local funeral director when they take over a business, rather than changing the name to the parent company. It is often very unclear that the ownership of a funeral directors has changed, even after purchase of a funeral. The funeral market can therefore be considered to be highly localised. Most funeral directors' clients are from within a small area of even a small city such as Dundee and it is therefore important to recognise that when discussing competition between funerals we are discussing competition between one, two or three providers in any given area.

Decisions need to be made about the storage and maintenance of the deceased before the funeral takes place, as well as the funeral itself. The norm is now to have the body stored at the funeral directors compared to a generation ago when it was common practice to take the deceased home until the day of the funeral. There are decisions to be made about whether the deceased should be embalmed. Other elements of the funeral requiring decisions include: the availability of viewing the deceased before the funeral; burial or cremation itself; religious elements; a service; the size of space needed for the memorial; details around a wake or celebration; type and quality of hearse; the need for and number of funeral cars; public notices in the paper and so on.

2.3.iii Alternative Evaluation

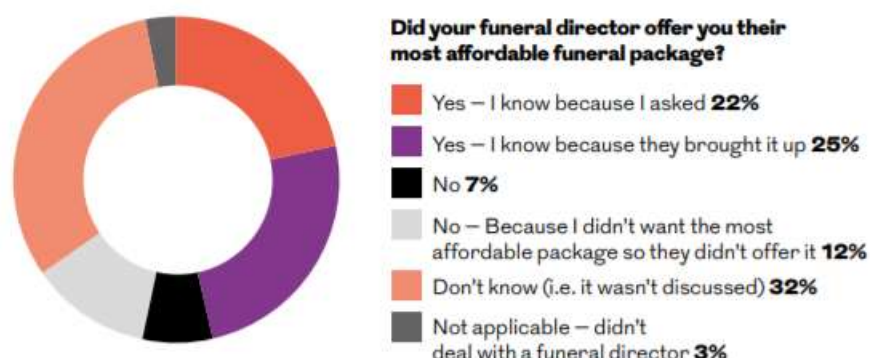
The Competition and Markets Authority's (2019: 9) research highlighted that only 14% of people organising a funeral compare more than one. With such little information consumers are having to make judgments on two important factors in making their decision: price and quality.

The CMA *Qualitative Research Report* (2018b: 25) shows interviewees had very little awareness that pricing could vary significantly between different funeral directors. Comparison websites, such as 'Beyond Life' and 'Your Funeral Choice', are recent additions to the market and display prices for seemingly comparable funeral 'packages'. However, it is not straightforward to price compare: it is often difficult to understand exactly what is included on each website, and prices vary between comparison sites as funeral

² <https://nafd.org.uk/about-us/438-2/> and <https://saif.org.uk/wp-content/uploads/2018/03/Code-of-practice-updated-March-2018.pdf>

directors post their chosen price to publicise. CMA (2018b: 9) evidence shows only 4% of consumers search for a funeral director on the internet. Prices have historically been relatively lacking online. This was explained by funeral directors in Diundee as funerals being customised for each individual and a standardised 'package' demonstrating a lack of quality in the service provided. There is some evidence of funeral directors advertising prices in recent months where they are fixed e.g. the emergence of direct cremations or 'prices from £X'. However, itemised prices as a longer list tend only to be available in paper copy from the funeral directors themselves, and sometimes only upon request.

According to the Royal London (2018) survey, a third of customers were not made aware of the lowest cost option by funeral directors, and a further 7% state they were not offered the most affordable packages at all.



Source: Royal London National Funeral Cost Index Surveys, Royal London 2018

In addition to pricing, consumers are generally unaware that funeral directors can differ in quality³. Much of what is identified as areas of 'quality' provision by funeral directors is not visible or experienced by next of kin. Variations can be the difference between refrigeration and the use of 'cold rooms', the use of embalming, the availability of bariatric provision for larger deceased or specialist provision for children, training of staff or the age and standard of the funeral hearse and limousine etc. Consumers often wrongly assume that funeral directors all have similar levels of quality and standards. Dignity (2018b: 35) found 92% of consumers expect some form of regulation exists. In reality, there are currently no fixed required standards or regulatory requirements for someone setting up a funeral director business. Whilst the Scottish Government has appointed the first Inspector of Funeral Directors, there is currently no licensing or formal quality assessment benchmarking in place. Therefore differences in quality between different funeral directors is difficult to assess for consumers, particularly in the quality and standards in terms of care of the deceased. This is carried out in private, in the 'back office' or behind the scenes areas which are generally not open to the public. However, the standards of setting up and maintaining high quality facilities in these areas incur higher costs on funeral directors in terms of buying quality equipment and having sufficient floor space for their needs. Funeral directors suggest higher costs are indicative of higher standards of care in these areas. There is little understanding by the general public about what is entailed in these areas – both because of a sensitivity around the nature of tasks, and also because of an assumption all funeral directors are bound by sets of common standards (Dignity, 2018b: 33). Price

³ Industry research found that 90% of consumers assumed minimum professional standards and enforcement (Dignity, 2018b: 4)

differences are not demonstrably an accurate reflection of quality differences. Most established funeral directors indicate a desire to introduce minimum standards to regulate the industry, although there are differences in the extent to which agreement exists as to where these minimums should be placed.

Funeral directors signal their standards and quality to an extent through membership of Associations (such as the NAFD and SAIF), as well as through the quality of their premises externally and in reception areas. However, in the overwhelming majority of cases once a deceased is being looked after by a funeral director or a customer is physically in the funeral director's premises, their decision to use that funeral director has been taken and any further signalling given by the quality of the premises may be irrelevant.

Even with the use of comparison sites it is difficult to conceptualise the interaction of quality with price and to garner an idea of 'value for money'. The comparison sites do display 'star ratings' and comments, as given by customers. However, web-based ratings are subject to problems of verification and in the case of funerals people tend to have experience of only a low number of funerals and funeral directors. It is therefore difficult to compare concepts such as quality or satisfaction between providers.

The CMA (2018b: 30-40) sets out some consumers' experiences with choosing a funeral director. As identified earlier, most do not compare two or more, and for the small number who did shop around, this was to increase a sense of control over the costs and service quality. The difficulty in comparing prices online was further noted, with many websites showing 'prices from £X'.



Source: Competition and Markets Authority: Funeral Markets Study. Qualitative Research Report. 2018, p.31

2.3.iv Choice/Purchase Decision

Once a funeral director itself has been selected consumers embark on a second round of decision making, to discuss and agree the details of the funeral itself. Again the CMA (2018b: 18-22) indicates that these choices are highly constrained for those consumers who had arranged 'at need' funerals. The following aspects of a funeral were deemed by the majority of respondents to be 'non-negotiable': a funeral director for storing the deceased and making arrangements for transportation and disposal; a service, mourners and a gathering afterwards; and a certain standard of coffin. Other elements were perceived as negotiable – particularly if they had the tacit permission of the deceased, including: the use of funeral cars; coffin

quality; visiting the body; embalming; flowers; and the issuing of a death notice. How prepared a consumer was to go against or relax social norms varied in the survey around: socio-economic group (C2, D and E respondents were more likely to adhere to the traditional funeral norms); age (more traditional norms were perceived to be important for the older generation, whilst younger respondents were more likely to consider personalised funerals); and religion and ethnicity (different religious or cultural norms were important to those identifying strongly to their religion or ethnic group).

The contracting for services such as funeral services may be considered to be a particular case of Akerlov's (1970) 'Market for Lemons'. Akerlov, in his Nobel Prize-winning Economics paper 'The Market for Lemons', postulated that information asymmetries between buyers and sellers accounted for large differences in prices, in Akerlov's case between new and nearly new cars. Risk averse consumers assume a seller has knowledge of the quality of a nearly new car unavailable to the buyer. In such an environment buyers must assume the quality of the car to be low for it to be on sale and therefore they require a significant discount on the new price. Poor quality drives out good quality in these markets leaving only 'lemons'. Within the funeral market consumers assume high price reflects high quality and low price is driven out of the market as consumers are readily convinced they are purchasing quality – a 'fitting send-off' - but have insufficient information to be able to determine the reality. Thus, the ability to distinguish between price and quality is a particular feature of the funeral sector.

The one-to-one meeting to arrange a funeral facilitates funeral directors ascertaining not just the wishes of the deceased or next of kin but also the ability to pay. As identified above the three roles of the funeral director in statutory, sales and advisory activities are combined and indistinguishable within the meeting leaving next of kin with little opportunity to exercise informed consent. Parsons (2003) discusses the relationship between funeral director and the bereaved. *'From a rational perspective it is possible to see how the funeral director can be accused of profiteering from the misfortune of the bereaved; the funeral is discussed in the framework of a commercial transaction in the immediate aftermath of loss'* (Parsons, 2003: 69).

Research in Dundee suggests that funeral directors' discussion of the ability to pay covers areas of whether or not insurance or a funeral plan is in existence, whether a Social Fund application is required or whether or not the next of kin will be financing the funeral directly. These discussions lead to 'individualised' pricing of funerals with changes to the initial proposals leading to substitution of some goods and services for others and adjusting of prices as a result. Funeral directors maintain that they encourage next of kin to avoid excessive costs, partly due to concerns over levels of debt within the business, however, Royal London (2018) evidence indicates that costs of funerals does not vary markedly with household income levels.

The one-to-one meetings to arrange funerals provide funeral directors with the informal ability to segment the next of kin into distinct groups. We can broadly define these groups as follows:

1. Those for whom a Social Fund application is highly likely to be successful. Funeral Directors have significant experience in the completion of the SF200 form and often provide detailed support to next of kin, in some cases completing the form themselves. Here the funeral director can ascertain the level of funding that can be guaranteed and deposits are often required to cover the additional expenditure not covered by the Social Fund.

2. Those next of kin in low income households but unable to access Social Fund payments. Funeral directors seek to minimise their own levels of potential debt and it is this client group who they seek to identify most closely. Formal credit checking does not appear to be utilised but informal forms of creditworthiness are utilised for this client group. Thus local, longstanding funeral directors will have knowledge of past history with previous funerals for many local families, informal knowledge of the family background, past payment history and the employment status of the next of kin and wider family members is therefore often available.
3. Finally, there are those households with the means to purchase a full price funeral. These households, unlike those applicants for the Social Fund, are often not required to provide deposits and thus potential delays in organising a funeral, while a deposit is found, are not presented to these households. Again informal credit checking can replace formal credit checking. In a highly localised market postcodes, employment and family relationships all act as a proxy for the ability to pay.

Low income households are more likely than high income households to have to provide a large deposit as a result of this segmentation. Low income households are more likely to be reliant upon the funeral director's discretion on the adjustment of costs than high income households, where their ability to pay is not a significant factor in the choice of provision.

2.3.v Post Purchase

Post purchase evaluation of a funeral for consumers is complicated by the peculiar characteristics of a funeral service. As demonstrated above, search activity is low, there can be switching costs for consumers once a deceased's body is in the possession of a funeral director (and ease of not-overcomplicating matters at a time of distress) and pricing structures can be opaque.

The provision of funeral services themselves can be considered to be what economists would describe as an 'inferior' goods with an inelastic demand curve. This is to suggest that as prices rise and fall, demand for the good does not decrease or increase as with normal goods. Consumers forgo other consumption in order to maintain consumption of a funeral when prices are high and if prices were to fall, no additional consumption would take place as the number of funerals is a fixed quantity. Indeed higher prices can make the good more, not less, desirable in a particular form of inferior good known as a 'Giffen' goods (Frank, 1994, pp.114-15). This property of the service derives from the encouragement of a belief that social norms and displays of grief and bereavement are expressed by the provision of a full service funeral. The consequence of such social pressures results in households forgoing consumption goods in other areas in order to fund the purchasing of high cost funeral services.

For low income households especially evaluation may be hindered by what Sheehy-Skeffington and Rea (2017: 6) identify as the inability to guarantee long term financial security for an explanation as to why low income households greater preference for immediate consumption over delayed consumption and hence acceptance, in this case, of higher cost funerals. They suggest 'people lower in socio-economic status put a lesser weight on personal aspirations and achievement, in favour of helping others and conforming to community traditions. Some studies also find that they have more compassion and generosity than those higher in socio-economic status.' As a result, funeral debt for low income households may be understood as a necessary requirement of social conformity.

Evaluation may also be still further hindered by the provision of informal credit by funeral directors for low income households and low income households needing to retain the patronage of the funeral

director for future funeral provision. As a result the extent to which objective post purchase evaluation can take place is not simply linked to information asymmetries at the point of purchase, but also the future expectations of vulnerable households and the on-going reliance of consumers on funeral directors for credit.

2.4 The Funeral Market

The funeral market has distinct and related properties which distinguish it from other markets for services and explain why it is difficult for the market to operate as other markets would be expected to operate. The fixed nature of demand and the oligopolistic nature of competition together increase the potential for market failure leading to consumers paying higher costs than might otherwise occur.

In most consumer markets a reduction in price would be expected to increase the consumption of the service. This is not the case for funerals. Demand for funeral services is what economists would understand as inelastic and changes in price therefore do not impact on the quantity demanded within a market. The consequence for the supply of funerals and competition is thus that, for entry of new producers into the market to occur (or alternatively for existing firms to cut prices) the only change would be for existing demand to be redistributed among the producers of funeral services. Market competition in this environment is what many would understand to be a zero sum game.

Attempts to influence the timing of purchases for funeral services occurs through pre-payment and funeral plans, in order to bring forward income to firms, but this cannot alter the absolute market size for funerals. Market size is influenced, and predictable, by the demographics and life expectancy of the population as a whole and therefore of a relatively fixed size with the consequence that entry into the market by new producers has historically been discouraged.

The funeral service market itself is thus characterised as a market in which imperfect forms of competition operates in the form monopolistic, duopolistic or oligopolistic competition. These market structures allow forms of market regulation such as price leadership, price setting and market sharing to exist

Crematoria

Crematoria effectively hold an almost monopoly position. The CMA (2018a) reported that 64% of those in their consumer survey had no choice of crematorium, as there was only one locally (49%) or because the deceased had specified the crematorium (15%). The report concludes that crematoria do not compete over price to any significant degree, first because there is a perception of limited choice by consumers, and second the price differential between crematoria in a location may not be large enough within the overall price of the funeral to influence the decision. In the case of Dundee three quarters of funerals are cremations and just one quarter burials. The significant cost differential between cremation and burial, with burial being 80% more expensive than cremation in 2018 (see Chapter 3) means that burial is not a close substitution for cremation for most next of kin.

The CMA (2019: 89) found the average drive time to the closest crematoria was 34 minutes for the nine most expensive crematoria – almost double the time for the nine least expensive crematoria. In addition, two thirds of these more expensive crematoria had no other crematoria within a 30 minute drive time, compared to just one in nine of the least expensive. This crudely suggests prices can be kept artificially higher where competition is lower.

Dignity high and low-price crematoria, 2017

	Nine most expensive Dignity crematoria	Nine least expensive Dignity crematoria
Average cremation fee	£999 ⁴	£705 ⁵
Average fee of closest crematorium	£772	£690
Average drive-time to the closest crematorium	34 minutes ⁶	18 minutes
Number with no other crematoria within 30 minute drive time	6 out of 9	1 out of 9
Number with a Dignity crematorium within 30 minute drive time	1	0

Source: CMA *Funerals Market Study*, 2019, p. 89. CMA analysis of Cremation Society data and ArcGIS mapping software

Whilst Dignity stress the preference of consumers for longer time slots based on their research (Dignity, 2018a), the CMA (2019: 92) research suggests there is little evidence that consumers choose their crematorium based on slot length. The entry of direct cremation, in which the cremation takes place in a different location and at a different time from the funeral service, is a newly introduced challenge to the structure of the cremation market and may provide evidence on the influence of quality on crematoria provision. Companies such as Caledonia Cremation in Scotland, established in 2017, offering direct cremation with a cost leadership strategy as a not-for-profit organisation, whilst bringing a markedly different business model, have however yet to demonstrate that the quality and price relationship within the existing market structure can be restructured. Other providers, such as Dignity Plc's 'Simplicity' brand and indirect cremation options through national and local funeral directors, are more widely available and suggest changing practices within the funeral sector to provide a wider choice for consumers.

Burials

Similarly, the market for burial plots is not competitive. In the main, cemeteries are owned and maintained by Local Authorities, although there may also be additional burial sites in private ownership, such as natural burial grounds, woodland burial sites and private cemeteries. Some – although not all – Local Authorities have a policy of charging higher prices for people opting to be buried within their cemeteries who lived outwith the Local Authority boundaries. For this reason, there can often be no or little choice in the price of burials for someone seeking a burial plot, and no scope for discussion or negotiating on price. Generally, the only alternative will be to be cremated, which generally holds a lower price tag, but may not be the preferred option for everyone for reasons of personal preference or religion. It can be possible to buy a burial plot in advance of a death, although the specific plot may not necessarily always be selected.

Whilst Local Authorities are generally assumed to charge as low a fee as possible for residents, Citizens' Advice Bureau (2019) shows there are great divergences in charges between Local Authorities, with some making much larger than inflationary-level increases in recent years. It is currently generally unclear how prices have been set, and whether prices simply cover costs, need to be subsidised, or indeed cross-subsidise other areas of Council spend.

⁴ All nine crematoria charged a fee of £999 in 2017, compared to a national average of £737.

⁵ The nine crematoria charged between £600 and £803 in 2017, compared to a national average of £737.

⁶ Based on eight crematoria. The remaining high-price Dignity crematorium did not have an alternative within a 100-minute cortege speed drive time so was excluded.

In accordance with the Burial & Cremation (Scotland) Act 2016, local authorities are bound to issue information on burial costs. Within their Funeral Costs consultation (Scottish Government, 2019a: 41-49), the Scottish Government sought views on measures to improve transparency of and public engagement with the local authority charge setting process, and in their published Guidance on Funeral Costs (2019b: 9), Local Authorities are encouraged to improve explanations and clarity in this area. Chapter 3 sets out more detail on burial charges in Dundee and its environs.

Funeral Directors

The activities of funeral directors can be understood to take place in a duopolistic and oligopolistic market structure. Dignity Plc and the Co-Operative Funeral Service are widely recognised to be the two dominant companies in the market, followed by Funeral Partners, with the rest of the market being made up of a larger number of smaller regional multiple chains and local independent firms (CMA, 2019: 25).

Within duopolistic and oligopolistic markets, where two or a small number of firms dominate market share, prices can nevertheless still be set. Bertrand, Cournot or Stackleberg forms of duopolies are all readily understood types of duopoly whereby through tacit or formal cooperation prices can be regulated (within a Bertrand model), or market shares can be regulated (in a Cournot/Stackleberg case). The key finding of these, and game theoretic models, is to identify the role tacit collusion plays in duopolistic markets (Frank, 1994, pp. 518-27). Within a price leadership arrangement, the larger dominant firms set the prices within the industry and smaller, independent firms set their prices in relation to the dominant firm. Note this does not require formal collusion, although this may exist, rather it requires a recognition that the dominant firms provide a signal for the price setting of the services provided. Enforcement of price leadership, if required, would be available by the price setting firm's ability to engage in price competition that would force exit from the market by smaller service providers. Price leadership in a duopolistic funeral market is also facilitated by the traditional local nature of the funeral market. Funeral services are provided by highly localised companies and it is rare for independent funeral directors to operate across local boundaries. Thus, funerals have traditionally been arranged between the next of kin and the funeral directors in person rather than using other remote technologies such as call centres widely available in other customer service industries, although there is evidence this is starting to occur.

Within Dundee a total of 7 companies operate through 15 outlets, in which national companies Co-op and Dignity run 2 each. The Edinburgh-based William Purves Funeral Directors Ltd run 2 operations within Dundee. Local, independent companies Sturrock, Comb and Davidson run 4 outlets, James Ashton & Son Ltd run 3 outlets, and the remaining 2 independent companies have single outlets. Across the UK a number of small regional groups of funeral directors firms are also emerging, with Fosters in Scotland being a notable example, but in Dundee this organisation is currently absent.

While above the explanation for the market failure in the funeral market was outlined in terms of the next of kin's perspective, the market failure also has an impact on the behaviour of the firms within the funeral industry.

Understanding what the consumer can afford is not simply a requirement for price discrimination, it is also an important function of the funeral directors operations in limiting the company's bad debt. Parsons (2003: 73) notes the problems with cash flow for funeral directors where they incur costs prior to payment from the consumer. Funeral directors fund the disbursement costs in advance of their client and with cremation costs accounting for 32% of the total funeral price, and burials around 45% (see Chapter 3), levels of cash flow and debt are key determinants of the success or failure of a funeral director's finances.

Funeral Directors and Outlets in Dundee, 2019

	Ownership	Number of Outlets
Affertons	Independent	1
Co-op (Arbroath Road)	Co-op	1
Co-op (Macalpine Road)	Co-op	1
James Ashton & Sons/ Edward McHugh	Independent	3
James L. Wallace	William Purves Group	1
J&J Gray	Dignity	1
J Smeaton	Dignity	1
Millar Family Funeral Directors	Independent	1
Robert Samson	William Purves Group	1
Sturrock, Comb and Davidson	Independent	4
	Total Outlets	15

Source: Web-based search, local knowledge and Companies House

Where a funeral director suspects the client may be unable to pay, and the funeral director may acquire 'bad debt', deposits become common place, as discussed by Parsons (2003: 73). It is unknown at the time of arranging the funeral, whether the client might be able to claim the Social Fund Funeral Expenses Payment – although discussions with funeral directors suggest they have good knowledge of the likelihood of successful claims based on their past experience. For this reason, deposits can be requested by the funeral directors, to ensure some level of payment is guaranteed. The immediate requirement of a significant sum of money may be problematic for next of kin and can be the start of the decline into funeral debt, through borrowing, selling off assets, payday loans, or foregoing of the essentials e.g. food, heating or rent payments. Funeral directors have noted a change in behaviour within society over time, as it used to be more commonplace to have insurance plans to cover funerals, and payment was guaranteed. There is evidence some funeral directors are already helping families in need, such as through offering extended payment periods.

The funeral director's role has remained relatively static for many years. Whilst the funeral directors' origins can be found in the associated activities of carpenters and woodworking companies or garage owners, many of today's funeral directors are specialist organisations with greater or lesser degrees of investment in specific assets. While buildings can be changed in function, the backroom facilities in cold rooms and refrigeration, funeral limousines and hearses are not easily adapted for alternative uses. Thus the industry itself has been relatively static for many years with little innovation. From the established funeral directors' perspective, while the dominant duopolistic firms of Dignity and the Co-Op set high prices smaller firms can adjust their prices at a small discount to those set by these two firms. Smaller firms' concerns lie not with the actions of the larger dominant firms but with the potential for entry by smaller, and less well-equipped firms. Thus, the low-cost unregulated sector provides a threat to the continued success of established firms and therefore the dominant view presented by the smaller chains and independent firms was to favour regulation conditionally on the basis that the levels were neither set too high nor that the regulatory minima were applied selectively and low cost entrants could avoid regulation.

The Funeral Directors' role is multi-faceted, and requires a deep level of experience. Many report services being difficult to 'package', as clients' needs vary. For example, the number of meetings with clients can

vary, costs of treating the deceased can vary depending on cause of death, clients may wish to discuss or input on service sheets, the number of arrangements will vary (e.g. funeral directors may or may not help with arrangements for flowers, reception venue, catering etc), memorial arrangements may be required, and so on. There are concerns that standardised 'packaged' prices will not allow funeral directors to continue discretionary assistance provided at-need to the client, and thus ultimately standards could decline across the profession.

Local Authority Funerals

If a deceased does not have a next of kin or the next of kin is unable to provide, ultimately the Local Authority will be required to take care of the funeral. These are generally known as 'Local Authority funerals', 'National Assisted funerals', 'semi-private funerals' or 'environmental funerals'. In these circumstances, the funerals act as a safety net for those who are unable to have a funeral through other means and the market is not relevant. What is provided and what aspects are included at such a funeral varies by Local Authority (see Appendix 2).

Research by Stirling District Citizens Advice Bureau (2018) compares the provision across all Local Authorities within Scotland. In Dundee, a 'Local Authority' funeral includes viewing of the body, a coffin, a hearse, an additional car, and a notice in the paper. The deceased is buried in a communal grave in Birkhill Cemetery (unless the deceased already has a lair in their name) and there is no option for cremation. The funerals do not include a minister or celebrant fee, flowers, a headstone, aftercare support for relatives, or support in applications for the Social Fund. It is clear that the provision of Local Authority Funerals varies greatly by location. For example, only Dundee and East Lothian provide extra cars. 84% of Local Authorities provide coffins. Only 4 Local Authorities provide a headstone for burials.

Environmental funerals remain a last resort for next of kin without the ability to afford the most basic of funerals. Stigma and the public display of a lack of resources de-legitimise environmental funerals for even the lowest income households. There should therefore be little concern that environmental funerals will increase irrespective of how stigma is addressed. Nevertheless, developing a respectful form of environmental funeral may well be of benefit to those with no ability to make alternative arrangements.

2.5 Summary Conclusion

Consumer rights legislation is currently poorly aligned to and unable to address many of the areas of contracting and evaluation for next of kin on their bereavement journey. In part this is due to the type of service provision provided and the problems of understanding the contracting next of kin have to navigate in the organising of a funeral. However it is also a result of the market structure developed within the funeral sector.

Loyalty and word of mouth reputation for funeral directors is perceived to be extremely important on the part of their success. They understand that the majority of their customers are either repeat customers through the generations of a family, word of mouth recommendations from a close friend or through the attendance at a funeral organised by that funeral directing company.

As this report now demonstrates the funeral sector and its structure facilitates the information asymmetries that create the areas whereby consumers have limited control over price and quality: the monopoly of service provision; the 'hidden' aspect of funeral costs; and the nature of the purchase. Essentially, most people do not see an alternative to using a funeral director and funeral directors have a

seemingly constant source of demand for their services. The role of Funeral Link in addressing these area, now and in the future, is addressed through the report.

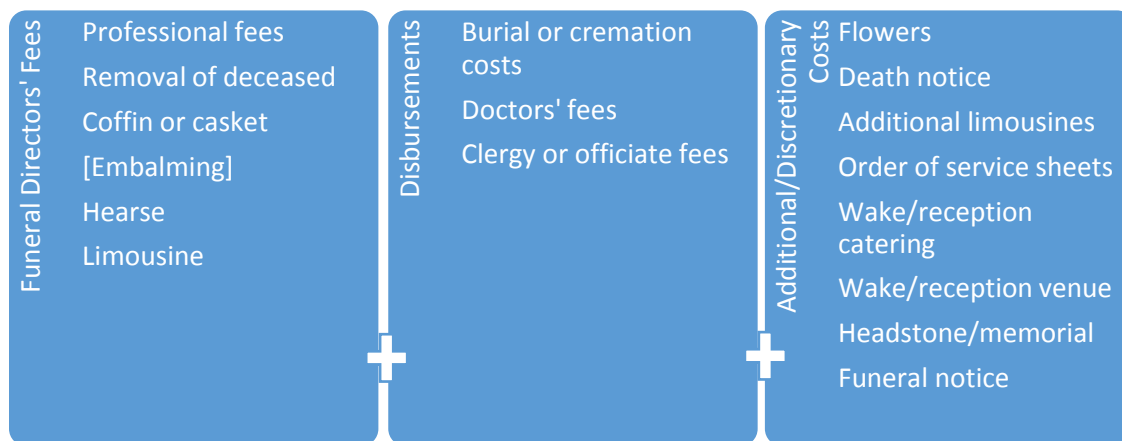
CHAPTER 3: Funerals and Funeral Poverty Data

3.1 Funeral Costs

Average Costs – UK and Scotland, 2018

Ascertaining the average cost for all aspects of a funeral is not a straightforward task. There is no one agreed industry-wide standard for what should be included in a headline price, nor are disaggregated prices widely available to use for surveys, there are different ‘types’ of funeral (indirect cremation, basic funerals, full service funerals), names and descriptions also change, and, to further complicate matters, prices can vary by location. As discussed in Chapter 2, funeral directors do not tend to display disaggregated prices online, meaning local prices are difficult to ascertain and compare. Below we set out what information is available, the sheer amount of which highlights the complexity of understanding the costs for the consumer.

Sunlife and Royal London carry out extensive annual surveys to make estimates of what Sunlife describes as a ‘basic funeral’ and Royal London describe as a ‘low cost funeral package’. The basic funeral costs split into funeral directors’ fees and disbursements. Additional or discretionary costs can be added on to these, as set out below and these may be paid through the funeral director.



An average basic funeral is estimated to cost between £3,757 and £4,271 in the UK, and between £3,499 and £4,085 for Scotland⁷. When additional costs are included, the cost rises to between £5,820 and £6,146 in Scotland.

UK Average Funeral Costs Estimates, 2018

	Sunlife	Royal London
Funeral Director Fees	2,595	2,153
Cremation	832	792
Burial	2,174	1,960
Celebrant/Minister	159	154
Medical Fees	164	164
Additional/Discretionary Costs	2,061	2,321
<i>Flowers</i>	<i>171</i>	<i>152</i>

⁷ Some of the reduction is accounted for by the removal of medical fees in Scotland.

Death Notice	73	72
Order of Service Sheets	82	60
Wake/Reception Catering	362	422
Wake/Reception Venue	210	360
Headstone/Memorial	824	871
Funeral Notice	76	78
Limousine	264	305

Source: Sunlife *Cost of Dying 2018*, Royal London *Buried in Debt 2018*

Burial Funeral Average Costs, 2018, UK, Scotland and Dundee

A basic burial funeral was estimated to cost £4,626 in Scotland (source: Sunlife, 2018). Burials are generally more expensive than cremations because of the cost of buying a plot, plus additional costs such as perpetuities, title deeds etc. It may be less expensive if a family already owns a plot. Based on a different set of aspects for a 'basic funeral', Royal London (2018) estimates **a burial funeral in Dundee costs £4,194 – the eighth highest in Scotland⁸**.

Average basic funeral costs, UK and Scotland, 2018

	Sunlife		Royal London	
	UK	Scotland	UK	Scotland
Basic Funeral	4,271	4,085	3,757	3,499
Basic Funeral + Additional Costs	6,332	6,146	6,078	5,820

Source: Sunlife *Cost of Dying 2018*, Royal London *Buried in Debt 2018* (spreadsheet Funeral Costs Breakdown in Data)

Cremation Funeral Average Costs, 2018, UK, Scotland and Dundee

A basic cremation funeral is estimated to cost £3,544 in Scotland (source: Sunlife, 2018). Again, based on a different set of aspects for a 'basic funeral', Royal London (2018) estimates **a cremation funeral in Dundee costs £3,377 – the joint highest in Scotland⁹**.

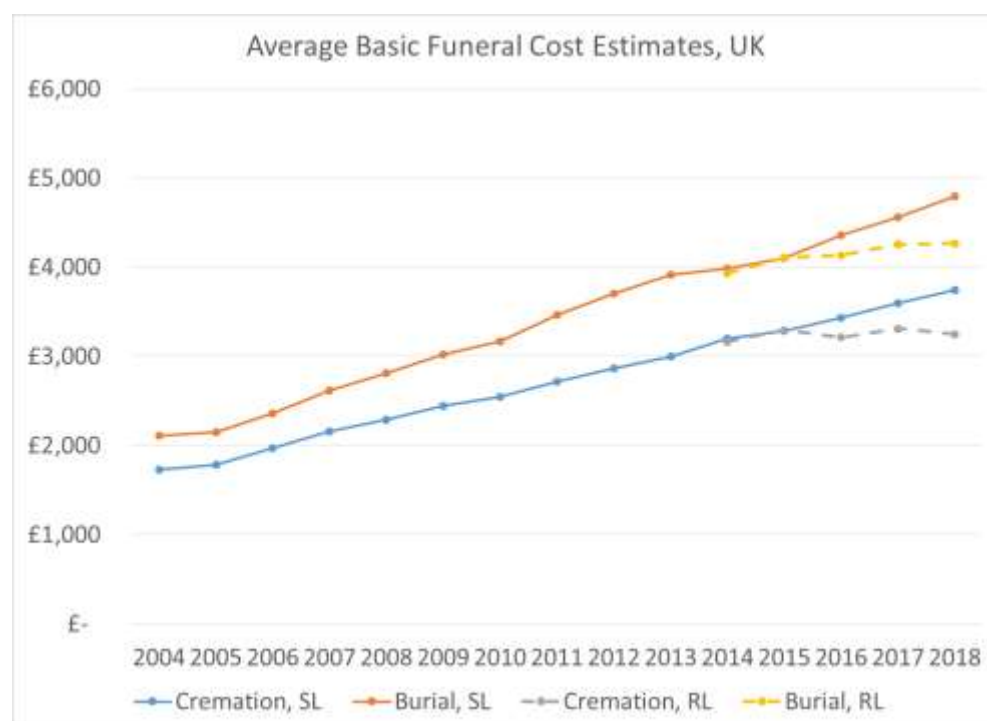
Changing Funeral Costs

The cost of funerals has increased by 122% since 2004 – an average of 5.9% per annum (source: Sunlife 2018). Royal London have figures for the last 5 years only and these show a different recent story – of costs slowing down in the last 12 months, which they note could be partially due to decreases in costs from Funeral Directors. This comparison data is not available at a Scottish or Dundee level.

⁸ Royal London do not give estimates for Scotland alone. Estimating using just a mean of all the Scottish locations would give a figure of £3,919 average Scottish burial funeral cost. Royal London estimates tend to be lower than SunLife estimates presumably because of inclusion of different aspects for a 'simple' funeral.

⁹ Royal London do not give estimates for Scotland alone. Estimating using just a mean of all the Scottish locations would give a figure of £3,079 average Scottish cremation funeral cost. Royal London estimates tend to be lower than SunLife estimates because of inclusion of different aspects for a 'simple' funeral.

Average basic funeral cost estimate, UK, 2004-2018



Source: Sunlife, 2018, Royal London, 2014, 2015, 2016, 2017, 2018

The CMA (2019: 11) note long-term and above-average price increases across funeral director fees, cremation fees and burial fees.

3.2 Dundee Funerals

Funeral Directors

It is difficult to compare prices easily across providers even within one city. One method is to use comparison sites. The table below shows a comparison of pricing information available through comparison websites 'Beyond Life' and 'Your Funeral Choice' for Dundee. The two sites generally show different amounts for the same company.

The figure given by Your Funeral Choice for funeral director fees includes: meetings, paperwork and running the funeral; collection of the deceased and care prior to funeral; hearse or appropriate vehicle for transport to the funeral; and a basic coffin. The fees do not include disbursements (burial/cremation costs, medical fees and celebrant fees) or flowers, memorial (venue etc), headstone or orders of service.

The Beyond Life figures separate off figures for Funeral Director fees from what is described as 'Arrangement Fees'. The arrangement fees here include a wood, standard coffin, a limousine, a standard hearse and a celebrant. The two figures have been added together to give a comparable figure to the Your Funeral Choice figure. From assessing what each price includes, it would seem the Beyond Life total should be fairly similar to the Your Funeral Choice figure, except it also includes an estimate for a celebrant.

It is clear from the comparison here that the information available to the consumer is extremely confusing. Whilst some firms seem to have broadly comparable prices across the two sites, others – notably the

Dignity – have vastly contradictory prices. The ranking from least to most expensive also varies across the two sites. A fair amount of interrogation of the website has to be carried out to understand what is included in each price. Comparison websites do not seem to be providing much coherency or clarity.

		Your Funeral Choice Prices (1)	Beyond Life Prices (2)		
Funeral Director	Multiple Group or Independent	FD estimated fees	FD Fees	Arrangement fees *	FD + Arrangement fees
Affertons Funeral Care	Independent	£1,585	£715	£770	£1,485
Co-op Funeral Care	Co-op	Not on site	Not on site		
James Ashton & Son, Edward McHugh & Macgregors (linked Funeral Directors)	Independent	£2,150	£510	£965	£1,475
James L Wallace Funeral Directors	Purves	£2,300	£1,810	£970	£2,780
J&J Funeral Directors	Dignity	£1,695	£3,265	£1,490	£4,755
J Smeaton and Sons	Dignity	£1,695	Not on site		
Millar Family Funeral Directors Ltd	Independent	Not on site	£820	£895	£1,715
Robert Samson Funeral Directors	Purves	£2,300	£1,810	£970	£2,780
Sturrock, Comb & Davidson	Independent	£1,975	Not on site		

* Includes: wood, standard coffin; 1 limousine, standard hearse, celebrant

1. Source: www.yourfuneralchoice.com

2. Source: www.beyondlife.com

Figures downloaded 27th March, 2019. NB Figures are subject to change and those given here present a snapshot.

Currently, there is also mixed availability online of pricing information from the funeral directors themselves. Some funeral directors provide a price for direct cremations, others add in information about ‘simple’ or ‘traditional’ funerals. Consultation found that as funeral directors provide a customised service, they feel it is difficult for them to provide ‘packaged’ prices as that would prevent them from providing extra services as required at need. As discussed in Chapter 2 this could be due to information asymmetries between next of kin and funeral directors or due to the structure of the market and market segmentation.

It is also very difficult to ascertain quality levels online. Quoting prices online obviously gives one view, but it is difficult to know what quality the prices reflect as discussed in Chapter 2. Quality and standards are currently being looked at by the Scottish Government’s newly appointed Inspector of Funeral Directors. While a Code of Practice is expected without a identifiable linkage to quality price comparison fails to provide next of kin with an explanation for price variations.

Burial Fees

Within Dundee, the Local Authority burial charge was £1,924 in 2019¹⁰, which included the lair, title deed, perpetuities and burial. Additional fees apply to Saturday burials, headstones or memorials, or larger lairs. This is more than the Scottish average of £1,535¹¹ (in 2018 – the most recent available figures). Costs are

¹⁰ source: <https://www.dundee.gov.uk/sites/default/files/publications/cemeteries1920.pdf>

¹¹ The Stirling Citizens’ Advice listings do not seem to include fees in Dundee for title deeds or perpetuity fees. The different fee structure set out by Dundee City Council is noted in the Citizens Advice Scotland 2017 document *The*

compared to those that could be paid at Angus as an option for residents of Dundee. However, these are even higher, at £2,895.60 – £1,292 higher than an Angus resident would pay. Alternatively, Cairnbrae Natural Burial Ground is to the north of Dundee provides a further burial option. Here total costs are £1,340 but do not include perpetuity fees as the land is kept more naturally than a landscaped cemetery. Charges are not made for cross local authority burials. Additional costs can also apply for tree plantations or stone laying.

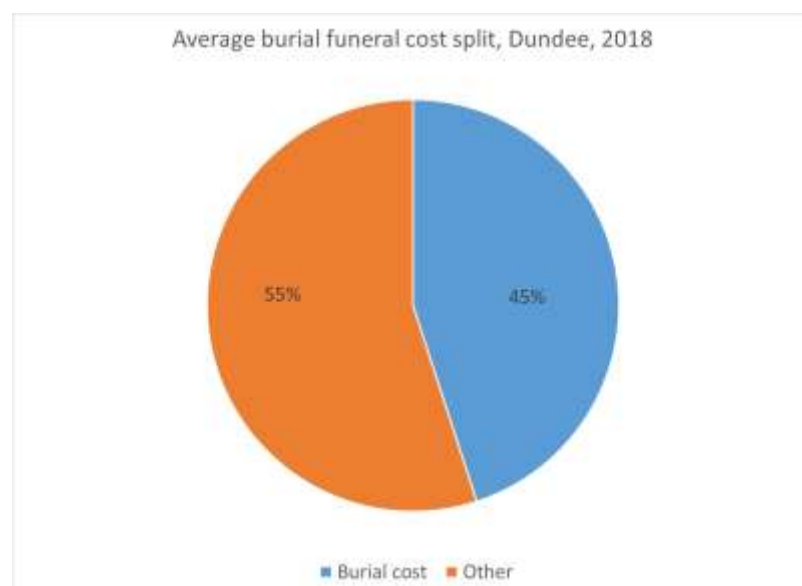
Burial Costs, 2019

	Dundee	Scotland (2018 figure)	Angus non-resident	Cairnbrae
Fee for sale of lair	£656	£788.26	£1,246.90	£845
Fee for title deed	£69			
Fee for perpetuities	£632		£309.90	
Interment in purchased ground	£567 (over 18)	£746.76	£1,338.80 (over 17)	£495
Total	£1,924	£1,535	£2,895.60	£1,340

Source: Dundee City Council, Stirling Citizens' Advice Bureau UNMARKED: *Funeral Poverty and National Assistance Funerals in Scotland 2017/2018*, https://www.angus.gov.uk/law_and_licensing/birth_civil_partnership_marriage_and_death/burials, <https://cairnbrae.co.uk/prices/>

Prices can be lower with traditional cemetery burial plots for some families, as once a lair has been purchased, this can be used for multiple family members. The number varies depending upon whether other members are buried, or if cremated ashes are being interred, and so the prices above compare the initial outlay including the whole lair.

Using Royal London estimates of £4,194 for an average low cost burial in Dundee and the 2018 burial price of £1,887, **the burial plot itself accounts for 45% of this total cost.**



The cost of Local Authority funeral plots has been repeatedly criticised within the research and highlighted in the media¹² (Stirling CAB, 2019: 10-14). The Scottish Government have supported improving the explanation around reasons for proposed changes to charges, and to use financial data, e.g. Local Financial Returns, to illustrate how fees contribute to the running of the service (Scottish Government, 2017: 11, Scottish Government, 2019b: 9).

Cost of Saying Goodbye 2017 and these additional fees are not included. Given that these fees would have to be paid by someone wishing to be buried in Dundee, we do include these additional fees in our calculations.

¹² <https://www.bbc.co.uk/news/uk-scotland-44151702>,

Crematoria Fees

The cost of a full adult cremation fee sits at £1,070 in Dundee at the privately-owned Dignity crematorium – this was the joint highest cost in both Scotland (see below) and the UK (out of 291 locations¹³) in 2018. Some locations have increased prices in the 2019 financial year (and are not included in the table), but the prices at Dundee have been kept the same.

Crematoria Costs in Scotland, 2018

Rank 2018	Rank 2017	Rank 2014	Crematorium	Ownership	2018	Change 2017-2018
1	1	1	Dundee	Private	£1,070	£71
=	=	=	Moray	Private	£1,070	£71
=	=	=	Angus	Private	£1,070	£71
4	4	5	Holmsford Bridge, Irvine	Private	£950	£65
5	5	24	Highland	LA	£904	£34
6	7	11	Holytown	Private	£860	£60
7	6	16	South Ayrshire	LA	£848	£21
8	8	7	West Lothian	Private	£845	£45
=	=	N/A	Melrose	Private	£845	£45
10	10	n/a	Baldrarroch	Private	£795	£0
			Scottish Average		£781.61	£37.83
11	11	6	Dumfries	Private	£775	£0
12	14	N/A	Houndwood	Private	£770	£50
13	13	10	City of Edinburgh	LA	£764	£29
14	16	8	Seafeld, Edinburgh	Private	£762	£70
=	=	9	Warriston, Edinburgh	Private	£762	£70
16	22	15	Paisley	LA	£710	£85
17	19	13	Craigton, Glasgow	Private	£700	£48
18	15	17	Aberdeen City	LA	£693	£0
19	18	14	Fife	LA	£685	£22
20	27	23	Inverclyde	LA	£681	£95.30
21	24	21	Falkirk	LA	£669	£61
22	12	4	Perth and Kinross	LA	£668*	-£81
=	21	20	West Dumbartonshire	LA	£668	£26
24	25	19	City of Glasgow	LA	£650	£45
25	20	22	Argyll and Bute	LA	£647	£0
26	23	12	Glasgow Crematorium	Private	£625	£0
27	26	18	South Lanarkshire	LA	£617.38	£17.98

Source: Stirling Citizens' Advice Bureau UNMARKED: Funeral Poverty and National Assistance Funerals in Scotland 2017/18

*£768 when include the abatement fee which is not included in the UNMARKED report

NOTE: Fees have been increased in some locations at April 2019 but not included here.

There are differences in the offering of the different crematoria. For example, Dundee offers 45 minute services (within an hour 'slot'), whereas Perth offers 20 minute for a service (also within an hour 'slot'¹⁴). There is, however, an option to extend the service slot at Perth to 40 minutes for an extra £100 i.e. £888

¹³ Source: The Cremation Society of Great Britain <https://www.cremation.org.uk/content/files/CFLT%202018%20-%20Cremation%20Fee%20League%20Tables%202018.pdf>

¹⁴ <https://www.pkc.gov.uk/article/20892/Perth-Crematorium-information-and-guidance>

total cost (at 2019 prices), which gives a two hour window within which to hold the funeral. Dignity crematoria use a price/minute measure of quality¹⁵ following research showing customers value time over all other measures (Dignity, 2018a), with Dundee at £17.83 per minute, Perth estimated at £27.40 per minute. However, these figures are based on May 2018 and estimates using more recent prices suggest Perth is between £7.40 and £14.80 per minute¹⁶.

Some crematorium, including Dundee, also offer a breakdown of different prices. This does show that lower cost options are available, if the consumer is willing and able to take a different choice of cremation, such as earlier in the morning (£910 for a 9.30am service time in Dundee), or a direct cremation (£499 in Dundee for unattended, £675 for attended), or higher cost options are available over a weekend (up to £2,140 for a Sunday in Dundee). The CMA report sets out that there are higher levels of demand for cremation slots in the middle of the day, but suggest an early morning slot is not necessarily an option for many consumers e.g. if there are mourners who are travelling any distance or are elderly (CMA, 2019: 76). It has also been highlighted through consultation that it has been problematic that Dundee Crematorium has moved to hourly intervals for its cremations. This has reportedly reduced the number of available slots each week, which has raised problems in accessing a cremation slot, and increasing waiting times. It has also been reported that consumers would welcome a greater choice of prices at the crematorium – whilst lower priced options are available at a less sociable time, some people would prefer availability of a more sociable timeslot (during the middle of the day) for less time and a lower price. This is something that would be welcomed as a consideration for the crematorium to help reduce funeral costs.

Improvements in education would be helpful. For example, customers simply may not know there is a price differential between Perth and Dundee. For example, the difference of around £300 between Dundee and Perth Crematoria could potentially be sufficient to sway someone looking for a lower priced option to travel the extra distance from some locations within Dundee, particularly to the West. Whilst prices are displayed online, many people would not think about other options at this time unless they were highlighted. Anecdotal evidence suggests people generally would not contemplate going outside their locality for the funeral, particularly if this would prohibit the attendance of the funeral by other mourners.

The prices at Dundee are compared below to prices from another Dignity Crematorium, Houndwood, near Eyemouth. Whilst the direct cremation fees are fixed, users of Dundee can pay a premium of up to £600 for the same level of service. Whilst understanding the potential different running costs of crematoria in different locations for the business, and different levels of investment required it is not clear why such large differentials exist. With such high levels of deprivation in Dundee, high cremation costs are a driver of funeral poverty in the city.

There are lower-cost options available, such as direct cremation packages, which allow for a ceremony during sociable hours but the cremation to occur at a different time. However, the required high advanced payment requirements can prevent some lower-income families from being able to access these options.

¹⁵ <https://www.dignityfunerals.co.uk/arranging-a-funeral/planning-a-funeral/choosing-a-crematorium/>

¹⁶ The figures are a little unclear. Based on May 2018 figures, the Dignity tool suggests Perth charges £822 for a half hour slot. However, our research has found the price at Perth is now £888 for 40 minutes service within an hour slot. Comparing Dundee with a 45 minute service within an hour's slot, and Perth with a 20-40 minute service within a 1-2 hour slot gives a cost per minute of £17.83 in Dundee and £7.40 - £14.80 per minute in Perth.

Crematoria Price Breakdown, 2018

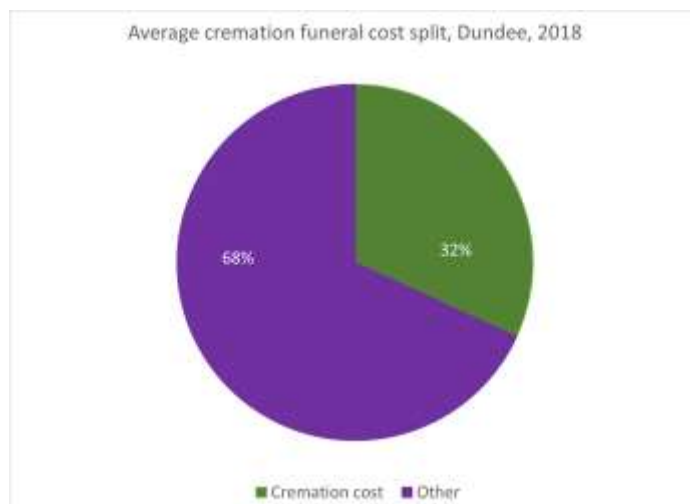
	Dundee Crematorium (Dignity-Owned)	Friockheim Crematorium	Eyemouth, Houndwood Crematorium (Dignity-Owned)	Dundee compared to Houndwood
Full adult cremation fee	£1,070	£1,070	£770	£300
Reduced Fee Cremation service (9.30am service only)	£910	Unclear		
Direct Cremation Fee – Attended (no service)*	£675	Unclear	£675	-
Direct Cremation Fee – Unattended (no service)*	£499	Unclear	£499	-
Saturday Service	£1,605	£1,570(am) / £2,050 (pm)	£1,155	£450
Sunday Service	£2,140	-	£1,540	£600

Source: Dignity <https://www.dignityfunerals.co.uk/media/3052/dundee-crematorium-price-list.pdf>, <https://www.dignityfunerals.co.uk/media/3017/houndwood-crematorium-price-list.pdf>

* Direct Cremation is an unattended service at 8.15am or 8.20am with no mourners present. Direct Cremation (attended) allows a small number of mourners to be present, without a service. The Funeral Director will be required to deliver the coffin to the catafalque with sufficient bearers.

Whilst nearby geographically, Perth has not been included as a comparator here as it currently does not yet offer a direct cremation option; however, this is to be introduced in 2019 according to the Council representative on the Burial Inquiry line at Perth and Kinross Council.

In Dundee using Royal London's figures for an average low-cost cremation, cremation costs in Dundee amount to 32% of the total cost.



Source: Royal London, 2018, Dignity

In addition to the cremation costs, consumers may also pay additional sums to then inter the ashes if they do not wish to scatter them. At a Dundee City Council cemetery, a lair and interment would cost £1,003. Cairnbrae charge £395.

3.3 Funeral Poverty

Definition

Funeral poverty has been discussed widely in recently years across the media, and within Government, describing the problem of paying for a funeral and resulting debt issues. A York University paper (Corden and Hirst, 2016) looked into the meaning of funeral poverty, and concluded the key constituents of funeral poverty are:

- *'People's expectations of a 'funeral', and what the person who takes responsibility wants to provide, and why.*
- *People's inability to pay the costs.*
- *The economic impact of lack of affordability, in particular problematic indebtedness.*
- *Negative psychological and emotional constituents, including the impact on grief and experience of bereavement.'* (Corden and Hirst, 2016: iv).

UK level

Royal London (2018: 24) estimate 75,000 people struggled with funeral costs in 2018 (using 12% of respondents to their survey data reporting this issue) – down from 95,000 people in 2017. They suggest the amount of debt taken on by individuals struggling to pay for funeral costs is £1,744 – an increase of 4% compared to 2017.

Dundee level

If we apply these figures to Dundee, the estimate of funeral debt is in excess of £0.5 million per annum in the City. This calculation is set out in the table below and applies the Royal London's figure of 12% of people struggling to pay, and adjusts this to reflect the higher proportion of deprived locations in Dundee compared to the UK average (meaning a likely higher proportion of people struggle to pay)¹⁷.

Funeral Debt Estimate in Dundee

Deaths in Dundee p.a.	1783	National Record of Scotland
% living in SIMD 40 % most deprived wards	57.5%	SIMD
% reporting struggle to pay for funerals	12%	Royal London, 2018, UK figure
Debt reported by those struggling to pay funeral costs	£1,744	Royal London, 2018, UK figure
Numbers struggling to pay in Dundee	307	Calculated, adjusted for deprivation levels
Estimated funeral debt in Dundee	£535,931	
Gross weekly earnings in Dundee	£507.50	Nomis
Gross weekly earnings in Scotland	£562.70	Nomis
Gross weekly earnings % Dundee compared to GB	90%	

It is possible that the debt reported by those struggling to pay funeral debt could be substantially higher in Dundee than the figure of £1,744 reported by Royal London. Gross weekly earnings are on average 90% the level of Scottish earnings, and given that total funeral costs in Dundee are amongst the highest in Scotland, **it is likely struggling Dundee families will see an even higher level of funeral debt than the £535,931 per annum reported here.**

Funeral debt was reported to be funded through a variety of methods by Royal London, including borrowing from family and friends (28%), taking on debt through financial services (21%), staged payments to the funeral directors (18%) or selling possessions (9%). Anecdotally, within Dundee, housing officers have reported people foregoing other areas of expenditure to help pay for the funeral e.g. going into rent arrears. Another public sector health professional said, *'People feel ashamed of not being able to provide the funeral they want for their loved one. They will put themselves second – they won't eat, or*

¹⁷ 1,783 annual Dundee deaths x 12% struggling to pay x adjustment for higher levels of deprivation in Dundee (57.5%/40%) = 307 people struggling to pay x £1,744 = £535,931

pay for heating – to give their loved one the funeral they feel they deserve.’ It is not clear if going without the essentials was one of the potential response options within the Royal London study.

Funding funeral debt, 2018

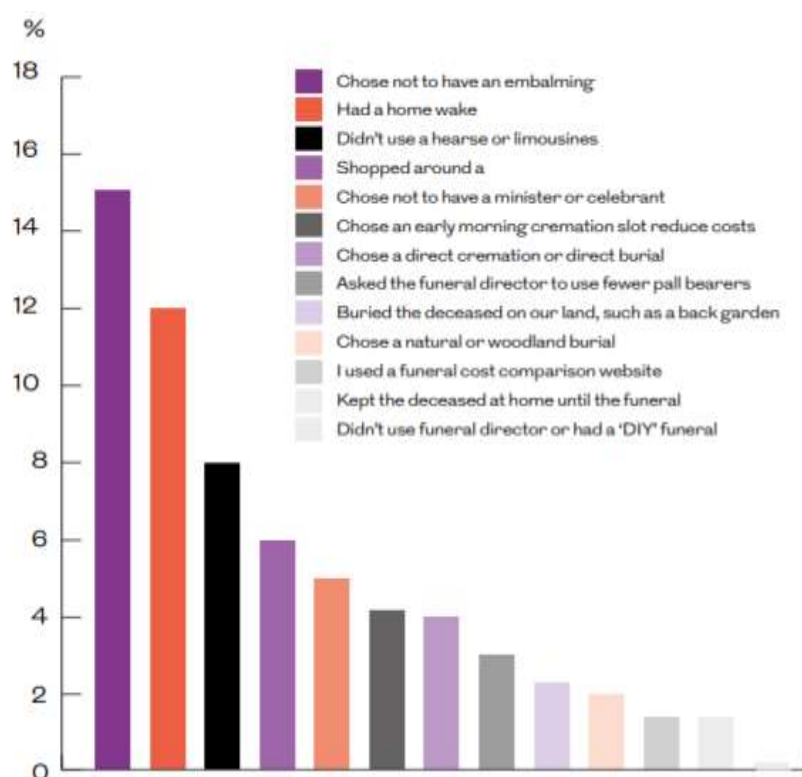
	Of the 12% that struggled to pay for a funeral, funeral debt was funded through:
Sold possessions	9%
Agreed to pay funeral director over period of time	18%
Took on debt (credit card/ loan/ overdraft)	21%
Borrowed from family and friends	28%

Source: Royal London National Funeral Cost Index Surveys, Royal London (2018)

Royal London also investigate steps taken to cut costs by people arranging funerals. These include: not embalming (15%), having a home wake (12%) and not using a hearse or limousine (8%). Interestingly, only around 1% used a funeral cost comparison site.

According to a Co-op Funeralcare survey (Co-op, 2018: 4), of the people who people who had arranged a funeral, 81% admitted to not having saved anything for their own funeral. It goes on to show 51% of people over the age of 70 haven’t saved anything for their funeral, and 4 million people had experienced financial hardship as a result of someone’s death. Sunlife (2018: 35) report from their survey that a third of next-of-kin had to contribute an average £2,559 to funeral payments in 2018.

Coping strategies used to fund funeral costs, 2018



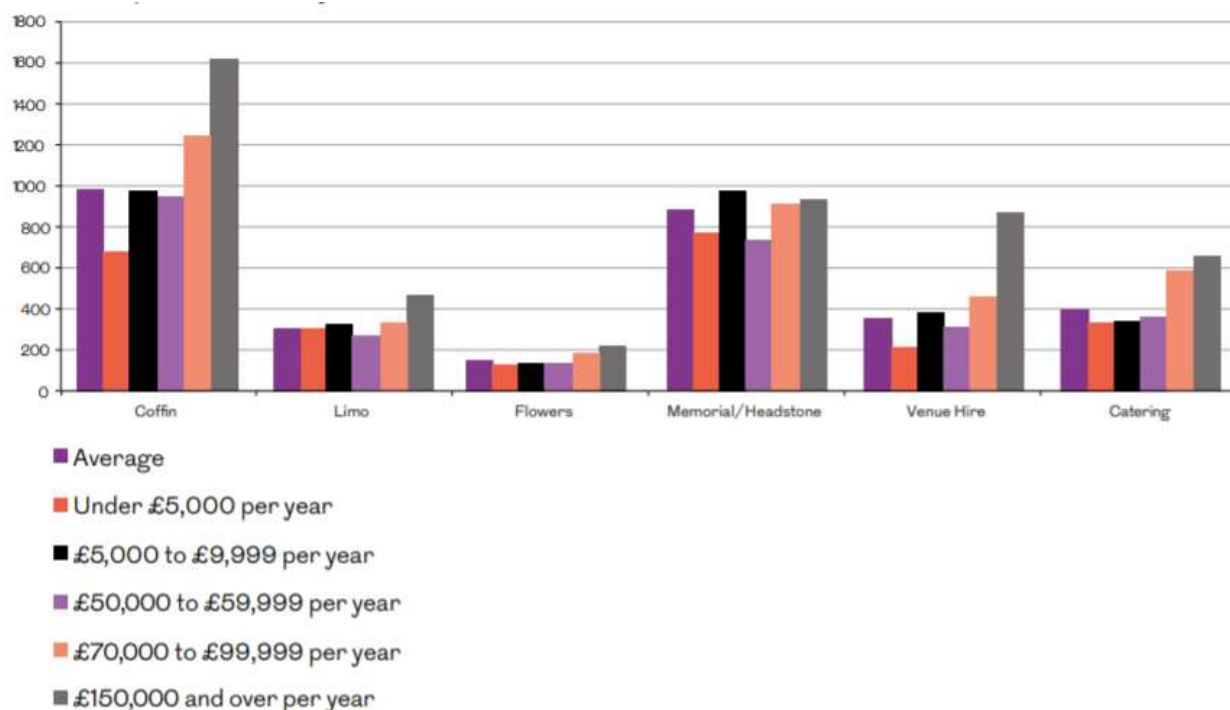
Source: Royal London National Funeral Cost Index Surveys, Royal London, 2018

Funeral Spend by Income

A notable driver of funeral poverty lies in the problem of high funeral costs irrespective of income. As identified above in chapter 2 demand for funerals is inelastic and does not respond to price changes. For many of the components that contribute towards a funeral it is also inelastic with respect to income and does not respond to differences in income level.

The Royal London (2018) study gathers detailed data on funeral items' spend, split by household income. Interestingly, the findings show little difference in many aspects of funeral spending habits on what Royal London call 'discretionary items', split between households of vastly different incomes. It is important to highlight here that the household incomes shown in Royal London's chart are not uniform or contiguous. However, there are some important and interesting findings. The lowest income group (£0-£5,000) generally spend the least and more than a standard deviation lower than average spend for coffins and venue hire. The highest income group's spend is always highest except for memorials, where counter-intuitively the income group £5,000-£9,999 spent the most on average. (It is possible this can be explained by the data being skewed by a small number of very large spends.) However, in most other items, the three 'middle' income groups' spend falls within the standard deviation while there is little meaningful difference in spend between the groups who earn between £5,000 and £99,999 per annum.

Spend on items by household income, 2018



Source: Royal London (2018)

The CMA report (2019: 7) notes that funeral costs can amount to nearly 40% of the annual expenditure of a next of kin on the lowest income decile. Such costs, if paid for purely from someone's income, will obviously pose significant financial difficulties.

Sheehy-Skeffington and Rea (2017: 20) explain how poverty affects people's decision making processes. They report findings of a greater level of impulsiveness and bias towards the present, the lower in income and education individuals are (Lehto *et al*, 2013), and this is heightened with feelings of relative deprivation (Callan *et al*, 2011) and feelings of anxiety (Zhao *et al.*, 2015) relative to their peers. These factors could potentially explain some of the higher spend by those on lower incomes with a bias towards current consumption, particularly at times of high anxiety such as a bereavement. Lastly, Johnson *et al.* (2011) report the issue of stigma attached to social class leading to problems of self-regulation. This could also help to explain the idea of spending similar levels on a funeral as someone on a much higher income. In practice, the CMA (2018: 20) notes that from their interviews, respondents in social categories C2, D and E were more likely to feel it was important to adhere to all the different elements of the funeral norm.

Royal London (2019) research found that even of those who had made a will, 26% did not want to discuss them because they did not want to think about dying and 27% of them did not want to upset the beneficiaries.

3.4 Average Costs, Social Fund payments and potential shortfalls

The chart below compares the average costs in Dundee for a low-cost funeral, a Respectful Funeral Service¹⁸ and a 'full funeral', and demonstrates the shortfall in funding for even low income households successfully accessing the Social Fund Funeral Expenses Payments. Some conclusions are drawn below:

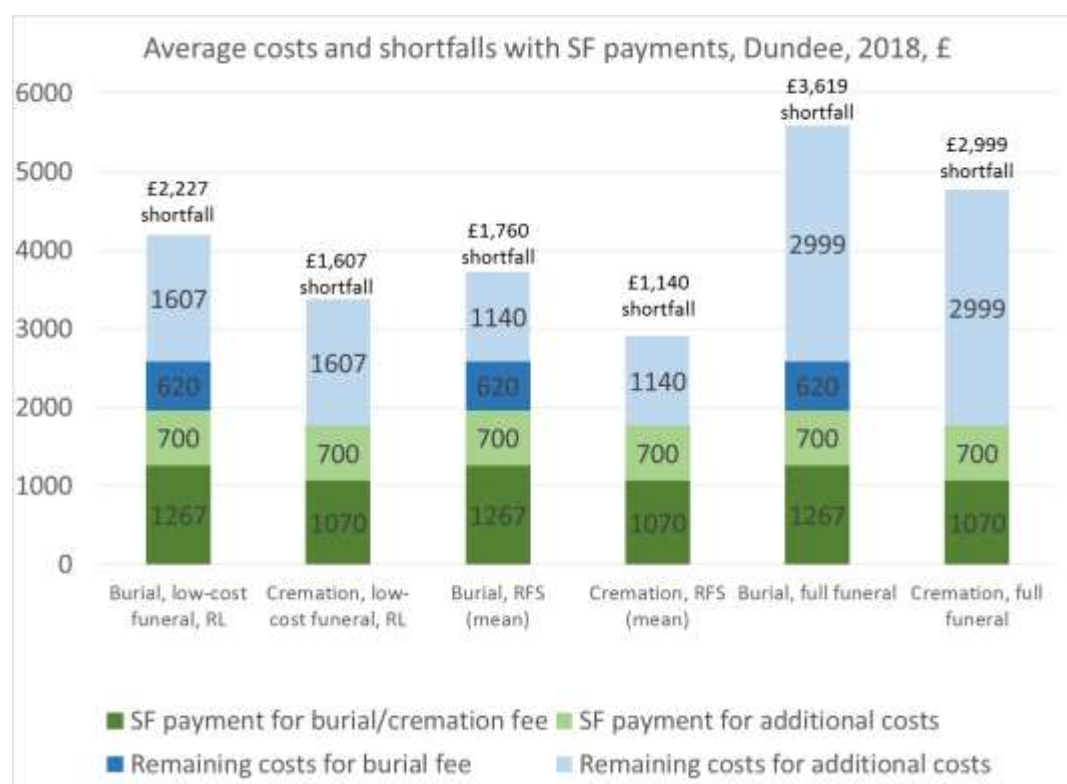
- Firstly, the Social Fund payment in Dundee does not always seem to cover perpetuity fees for a burial, meaning a potential immediate shortfall of £620 for anyone receiving the Social Fund payment¹⁹.
- With a low-cost funeral, as estimated by Royal London, the Social Fund payment leaves a shortfall between £1,607 and £2,227 (depending whether cremation or burial).
- The Respectful Funeral Service costs cannot be covered purely through Social Fund payments – leaving a shortfall of between £1,140 and £1,760.
- As shown above, the amount spent on a funeral does not vary significantly with income. The fifth and sixth columns below show Social Fund payments compared to the costs of a 'full funeral'²⁰ (plus the cost of a minister/celebrant which is not included in their fees). In this scenario the shortfall is estimated to be between £2,999 and £3,619.

¹⁸ The Respectful Funeral Service in Dundee is offered by four Funeral Directors, setting out a specific package with a fixed price, ranging between £1,775 and £2,130, excluding cremation or burial costs. See Chapter 4 for more details.

¹⁹ It is unclear how much every Social Fund payment is worth – there is evidence from the funeral directors and Funeral Link that sometimes payments fully cover burial fees, and sometimes they do not.

²⁰ As advertised by Dignity – one of the few locations where a fuller cost of a funeral is set out on-line: <https://www.dignityfunerals.co.uk/funeral-directors/locations/scotland/dundee/dundee/22-30-perth-road>

Estimated Household Funeral Debt for Social Fund (SF) recipients



Source: Low-cost funeral costs based on Royal London estimates for Dundee (2018), Respectful Funeral Service fee based on an average of the three providers in Dundee (<https://www.dundee.gov.uk/service-area/neighbourhood-services/environment/respectful-funeral-service>), Full funeral costs based on Dignity figure of £3,545 (<https://www.dignityfunerals.co.uk/funeral-directors/locations/scotland/dundee/dundee/22-30-perth-road>) plus the average cost for a Minister using Royal London figures (2018) of £154.

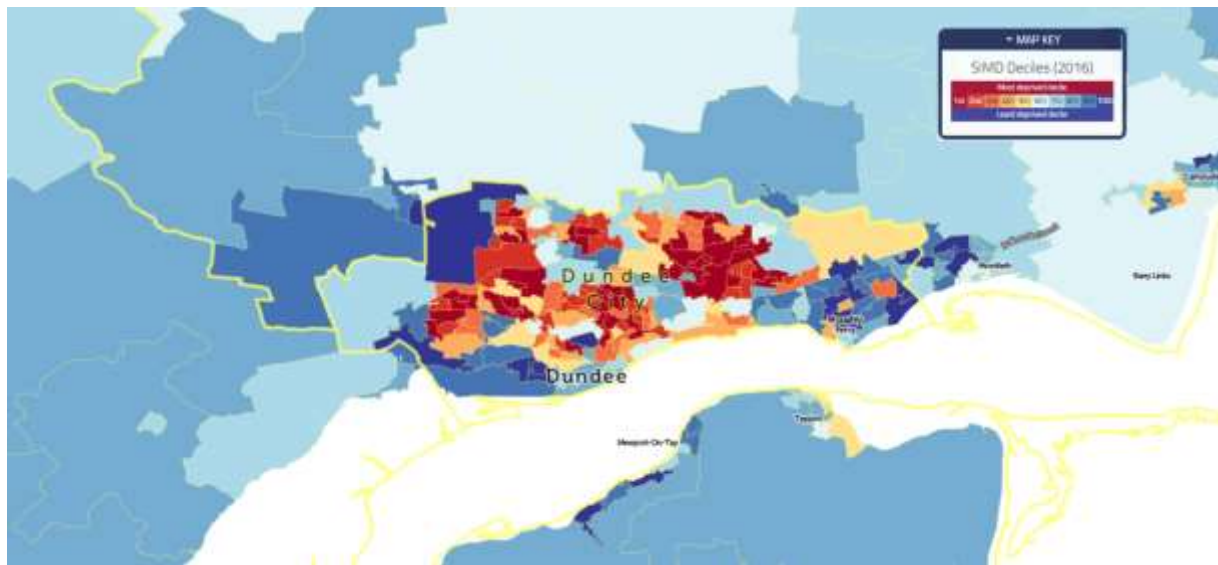
3.5 Funeral Poverty Indicators in Dundee

Data does not exist to give exact figures for the number of people who have fallen into funeral poverty in Dundee. However, socio-economic indicators for Dundee suggest an increased vulnerability to funeral poverty would be expected, whether the funeral is unexpected or not. These include higher levels of deprivation, higher unemployment rates, higher rates of households claiming benefits, higher rates of long-term sick, lower weekly gross earnings, higher rates of death, and a greater proportion of deaths from drugs compared to average Scottish levels and other Scottish city comparators. This suggests there are greater numbers of people already with lower levels of income and therefore likely lower levels of savings. Greater proportions of people have untimely deaths – notably higher proportions from drugs deaths.

Scottish Indices of Multiple Deprivation

Higher than average proportions of Dundee's population live in relative deprivation. Over 57% of Dundee's data zones (small, specific areas) fall within the 40% most deprived locations in Scotland.

Dundee Scottish Indices of Multiple Deprivation Map

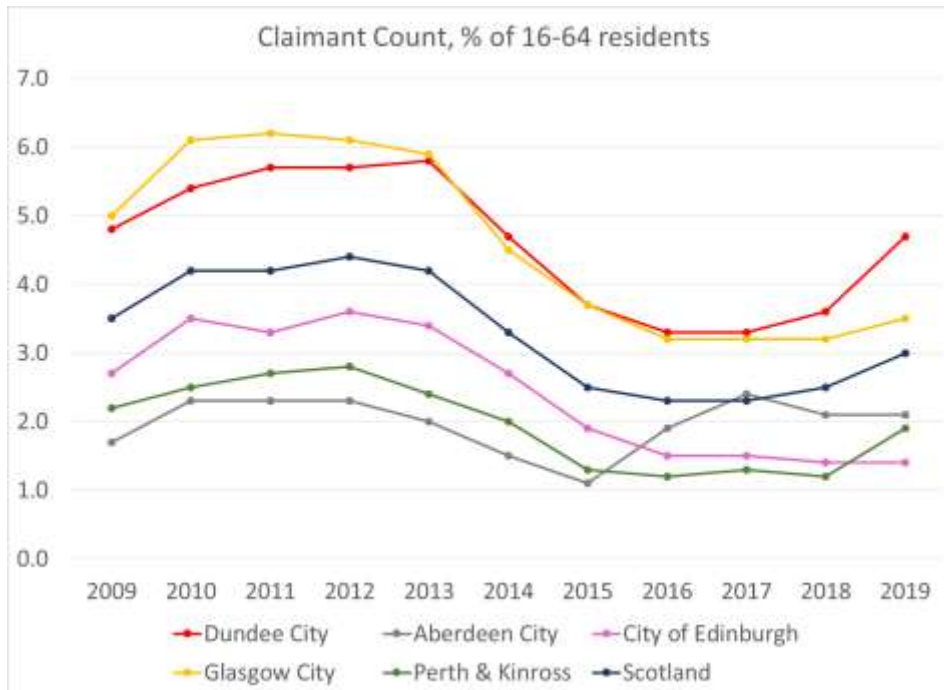


Source: www.simd.scot. Created by Oliver O'Brien and James Cheshire, UCL Geography. Data: Contains Scottish Government data. © Crown Copyright 2016. Base: Ordnance Survey. © Crown Copyright and database right 2011-2016.

Note: The 1st, 2nd, 3rd and 4th deciles show the 40% most deprived wards in Scotland.

Unemployment rates

Claimant count, 2009-2019



Dundee City's claimant count as a percentage of working age residents (age 16-64) is highest out of all the comparator areas, at 4.7% in 2018. It has consistently had one of the highest rates for the last ten years.

Source: Nomis

Benefits rates

Within Dundee City, there are higher rates of individuals claiming Employment and Support Allowance (ESA) and incapacity benefits, as well as Job Seekers' Allowance and benefits for lone parents compared to the Scottish average and most of the other comparators (except Glasgow City).

Benefits, November 2016

	Dundee City	Aberdeen City	City of Edinburgh	Glasgow City	Perth & Kinross	Scotland
job seeker	2.2	1.5	0.9	2.0	0.8	1.4
ESA and incapacity benefits	10.0	5.4	5.7	11.5	5.8	7.8
lone parent	1.3	0.6	0.6	1.2	0.6	0.9
carer	1.9	0.7	1.0	2.2	1.4	1.7
others on income related benefit	0.3	0.1	0.1	0.2	0.1	0.2
disabled	0.8	0.6	0.5	0.9	0.8	0.9
bereaved	0.2	0.1	0.1	0.1	0.2	0.2
unknown	-	-	-	-	-	-
Column Total	16.7	9.2	9.0	18.2	9.7	13.0

Source: Nomis

Long-term sick

Dundee City has higher proportions of long-term sick, economically inactive residents compared to Scotland, and all other Scottish comparators.

Economic inactivity, October 2017-September 2018

	Dundee City	Aberdeen City	City of Edinburgh	Glasgow City	Perth & Kinross	Scotland
Student	28.2	32.4	32.8	37.0	25.1	27.3
Looking after family/home	16.6	19.5	19.7	17.7	17.4	19.1
Temporary sick	1.4	2.2	1.9	4.3	!	2.5
Long-term sick	30.3	19.4	17.5	26.4	20.6	26.5
Discouraged	!	!	!	!	!	0.3
Retired	11.1	14.0	13.9	6.0	23.9	14.3
Other	12.0	12.4	14.1	8.2	12.1	10.0

Source: Nomis

! Estimate and confidence interval not available since the group sample size is zero or disclosive (0-2).

Gross weekly earnings

Gross weekly earnings, full-time workers, £, 2018

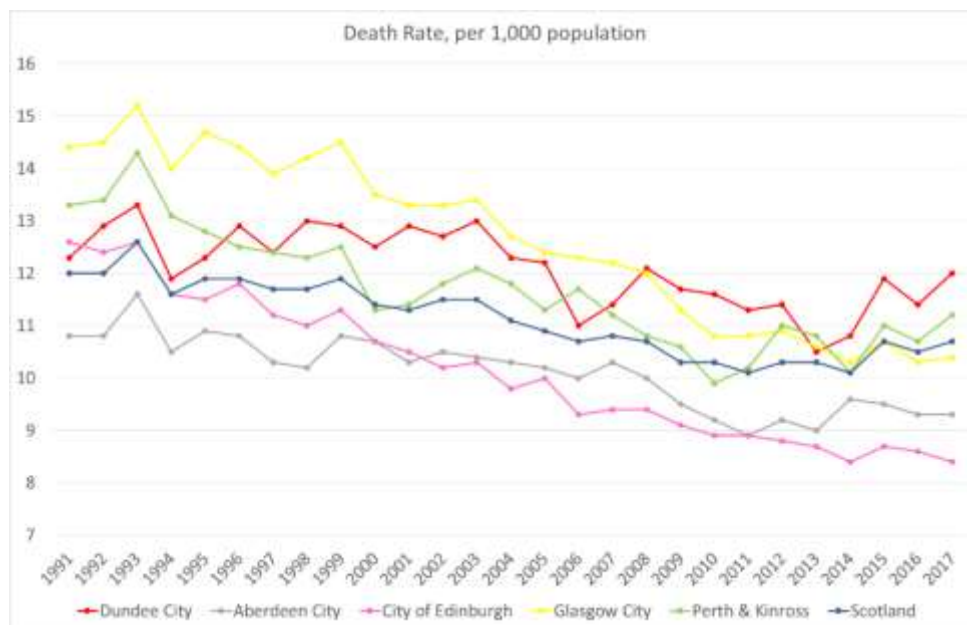
	Weekly pay - gross, £
Aberdeen City	578.3
City of Edinburgh	575.9
Dundee City	507.5
Glasgow City	548.6
Perth and Kinross	569.7
Scotland	562.7

Gross weekly earnings are notably lower in Dundee for full-time workers compared to all comparators in the table.

Source: Nomis

Death Rates

Death rate, per 1,000 population, 1991-2017



Source: National Records of Scotland

Dundee has high death rates. In 2017 there were 1,783 deaths in Dundee. Death rates (per 1,000 population) are higher compared to other Scottish cities and nearby Council areas, and the Scottish average. Whilst the general trend is for death rates to have been decreasing over the last 25 years, Dundee's rate has not changed significantly between 1991 and 2017, and in fact its death rates have increased the last four years. Dundee City has had higher rates than Glasgow City almost every year in the last decade.

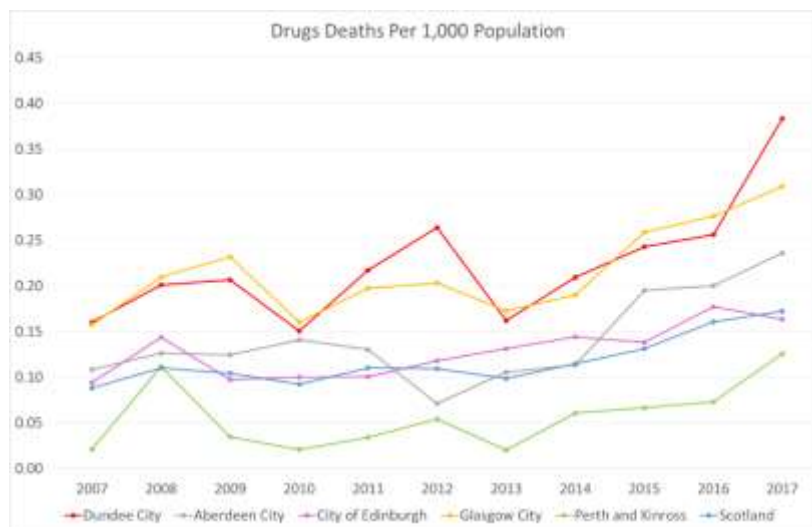
Compared to the Scottish average, there were higher proportions of deaths of young men (aged between 20 and 40).

Deaths by age, % of total deaths, 2017

	2017	Age, % of total deaths				
		0-	20-	40-	60-	80-
Scotland	Persons	0.6%	2.2%	10.0%	37.1%	50.2%
	Males	0.7%	3.1%	12.3%	42.2%	41.7%
	Females	0.5%	1.4%	7.8%	32.1%	58.2%
Dundee	Persons	0.9%	3.6%	11.0%	35.7%	48.8%
	Males	1.0%	5.7%	13.5%	38.9%	40.9%
	Females	0.8%	1.4%	8.6%	32.4%	56.9%

Source: National Records of Scotland

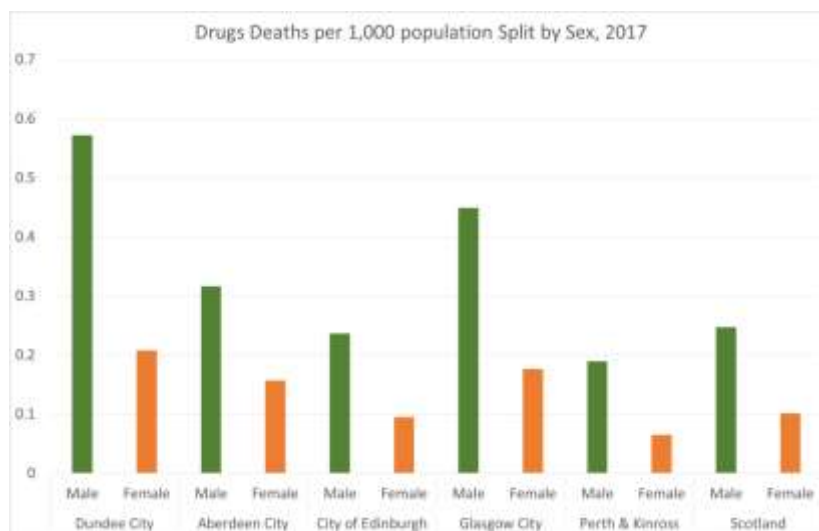
Drugs deaths per 1,000 population, 2007-2017



Unexpected drug deaths pose a particular problem of funeral poverty whereby an older generation, often no longer in employment incurs the cost of a funeral for a younger generation. Dundee City suffers higher drugs-related deaths per 1,000 population than the comparator cities and the Scottish average. This amounted to 57 deaths in 2017 in Dundee City.

Source: National Records of Scotland

Drugs deaths per 1,000 population, split by sex, 2017



Drugs-related death rate of males in Dundee is notably high.

Source: National Records of Scotland

3.6 Conclusions

Average funeral costs have on the whole been rising over the last decade. Dundee suffers from notably high cremation costs, and relatively high burial costs. There are few alternative options to local use of crematoria or burial grounds as the distance to alternative venues is relatively high. There is a mix of funeral director options and companies within Dundee, although it can be difficult to ascertain and compare prices in advance of attending a funeral directors' premises.

Funeral poverty is a noted problem, and relates to people's inability to pay for a funeral and results in low income households incurring high levels of debt. Anecdotal evidence within Dundee suggests people will forgo the essentials to cover funeral costs, and Royal London show taking on debt, borrowing, selling items

and funeral directors offering the option to pay over an extended time period as ways of paying. One notable problem highlighted in the literature is the high spend people will make on funerals, regardless of income level. Funeral debt in Dundee is estimated to be in excess of £0.5 million per annum.

Within Dundee, there are many indicators setting out the relative deprivation within the city, including higher unemployment rates, higher rates of households claiming benefits, higher rates of long-term sick, lower weekly gross earnings, higher rates of death and a greater proportion of deaths from drugs compared to average. This suggests there are greater numbers of people with lower levels of income and therefore lower levels of savings and disposable income. All these indicators suggest high likelihood of next of kin having insufficient funds to pay for an at-need funeral. Greater proportions of younger people having untimely deaths, cases in which older next of kin on fixed incomes are even more likely to have insufficient funds to pay for a funeral. Key groups that this impacts will be those who are on benefits and are entitled to Social Fund Funeral Expenses Payments, those on pensions or other benefits unable to access Social Fund Funeral Expenses Payments and households with low incomes who again do not have recourse to Social Fund applications.

Before examining the actions of Funeral Link in addressing funeral poverty the next chapter briefly sets out the policy framework the UK and Scottish governments have developed to the funeral sector.

CHAPTER 4: Government Action

Problems of the funeral sector and costs have been widely noted in the media in recent years. As a result policy-makers have been investigating ways to address some of the issues, at both a local and national level. This chapter sets out the chronology of consultation and policy development at a national level – for both the Scottish Government and UK Government – as well as local policy developments within Dundee.

4.1 Scottish Government

Funeral Poverty Policy

The Scottish Government has been aware of the rising costs of funeral cost and issue of funeral poverty for several years and has been working to address the problem for a number of years. It is widely recognised as leading on initiatives to address funeral poverty within the UK policy context. It's report 'The Cost of Saying Goodbye' was commissioned in 2015 to investigate rising costs. The Scottish Government subsequently set up a Funeral Expense Assistance and Funeral Poverty Reference Group to support policy development, and this group still runs to date.

The Burial & Cremation (Scotland) Act 2016 is the Government's key Act on funeral policy. The 'Funeral Costs Plan' of 2017 formed the basis for Scottish Government actions to address funeral poverty and improve the availability of more affordable funeral options, and was consulted on between August and November 2018. Consultation on Funeral Expense Assistance Regulations was carried out between May and August 2018, exploring the administration of payments through the Scottish Government's devolved power due for publication in the summer 2019.

Guidance on Funeral Costs was published by the Scottish Government in May 2019. This sets out a wide range of recommendations for burial and cremation authorities, as well as funeral directors. Burial and cremation authorities are encouraged to use clear language and be transparent in terms of displaying fees in a range of locations and clarifying the ranges of options available. It is also recommended that funeral directors use clear language, and display prices clearly in a range of locations (including at the premises, with paper copies to take from the premises, and online). The guidance encourages funeral directors to give the full range of price options for each purchasing decision, and give itemised estimates (specifying which costs are for third parties) and final accounts. It is suggested a 'simple funeral' could be included as a clearly priced option available, which would include (in summary): funeral director's services, arrangements, staff for the deceased, a robust lined coffin, transportation of the deceased from place of death, care of the deceased prior to the funeral, viewing of the deceased, a hearse, and a service at the crematorium or cemetery. Local authorities are encouraged to engage with the public when developing charging proposals for burials and cremations, and explain reasons for proposed changes to help public understanding – potentially referring to Local Financial Returns. Local Authorities are also encouraged to consider payments in stages for pre-purchase of burial lairs.

A full chronology of commissions and actions from the Scottish Government is listed in Appendix 3.

Inspectors of Crematoria and Funeral Directors

The Infant Cremation Commission and the Report of the National Cremation Investigation led to the recommendation for inspection of the industry and potential regulation to be kept under review. The Statutory framework for the appointment of a Scottish Inspector of Funeral Directors, as well as the

introduction of a licensing scheme (should that be found to be appropriate), are both set out in the Burial and Cremation (Scotland) Act 2016.

An Inspector of Funeral Directors was also appointed in July 2017, and a programme has been running to carry out a critical appraisal of the work of funeral directors, assess whether the Infant Cremation Guidance has been implemented, and make recommendations on the regulatory landscape, including whether licensing should be introduced. The work of the Inspector focuses very much on standards and quality, with five priorities set out in the Annual Report 2017-2018²¹: culture, ethos and confidence in management; conveyance and care of the deceased; understanding, recording and acting on the wishes of the deceased or bereaved both pre or at time of need; asset management; and audit of procedures, practice and record keeping. The Inspector of Funeral Directors' report and recommendations are expected for publication in 2019 and will be in the format of a Scottish Government Code of Practice for Funeral Directors.

The HM Inspector of Crematoria was appointed in March 2015, as part of the recommendations from the Report of the Infant Cremation Commission published in June 2014. This Inspector focuses on quality and standards in crematoria across Scotland.

Funeral Support Payment

Through implementation of its new Funeral Support Payment, once the administration of the Social Fund Funeral Expenses Payments is devolved to the Scottish Government in 2019, proposes to widen the eligibility of claimants (increasing eligibility to apply by around 40%), to increase the flat rate of expenses payments each year in line with inflation, and streamline the application process. This will be supported through approximately £2 million in additional funding from the Scottish Government.

Whilst welcomed by many through the consultation of this study, there have been criticisms that the £700 funding is too low, and that Government support will still not help those with some income and who do not receive benefits, but who are unable to afford a funeral, such as the 'working poor'.

Incentivised Savings

Action 9 of the Scottish Government Funeral Costs Plan set out the intent to develop a Scottish funeral bond. This was mooted as an incentivised savings product, potentially in partnership with credit unions, and with the aim of encouraging individuals to save in advance for a funeral. The Scottish Government also carried out market research, anticipating a pilot scheme for testing by Autumn 2020. The Scottish Government published research findings on 9th June 2019 about the pilot scheme (Scottish Government, 2019c, 2019d, 2019e). This research found a broad support for an Incentivised Funeral Savings Scheme (IFSS), but proposed limits on government contributions (£120, £250 and £400) were not felt to be enough to incentivise saving. There were also concerns that the target demographic would have insufficient funds, with little disposable income already. Credit unions were perceived to be a credible delivery partner for the schemes. Recommendations include: increasing awareness of funeral costs, savings and insurance options; initiate measures to contain the increase in funeral costs; reduce barriers to participation in the IFSS; assess the demand for credit unions in poorly-served locations; and consider piloting alternative approaches to the IFSS (Scottish Government 2019e: 4).

²¹ <https://www.gov.scot/publications/inspector-funeral-directors-annual-report-2017-18/pages/1/>

4.2 UK Government

Competition and Markets Authority

The Competition and Markets Authority (CMA) is carrying out a market investigation, looking at funeral director services at the point of need, as well as crematoria services. An interim report was published in November 2018, proposing the funeral market should have a markets investigation reference. A further short consultation was held to gather views on whether the markets investigation should include the funerals provided by pre-paid plans. A final report published in March 2019 set out their decision to carry out an in-depth Phase 2 market investigation into the supply of services by funeral directors at the point of need, and the supply of crematoria services.

Treasury Pre-Paid Plans Consultation

HM Treasury carried out a consultation between June and August 2018 regarding pre-paid funeral plans. They were concerned that self-regulation within this industry was insufficient to ensure the fair treatment of consumers. The consultation aims to allow the Government to design a new framework. This will help people who are planning a funeral in advance.

Funeral Payments

The UK Government currently administers Social Fund Funeral Expenses Payments (SFFEP) through the Department for Work and Pension (DWP). This fund can help to pay for some of the costs of the following: burial fees, cremation fees, transport to the funeral, cost of moving the body, and death certificates. The fund can be paid to claimants who receive one of a restricted number of qualifying benefits²². There are exemptions to receipt of the benefit, which can include a close relative of the deceased being in work²³. The payment will also pay up to £700 for other funeral expenses e.g. funeral directors' fees, flowers or the coffin. Circumstances dictate how much payment a person may receive e.g. if there is other money from the estate to cover costs.

Problems with the DWP administered SFFEP are widely noted (e.g. Royal London, 2018: 30-33). The £700 payment has not increased since 2003, meaning its value has decreased significantly in real terms. Royal London suggest the average shortfall between what is covered by the SFFEP and the cost of a funeral is at least £1,500 and Stirling Citizens Advice Bureau suggest it could be up to £2,719 (see Appendix 4). The disparities in the gap between payment and funeral cost can also vary depending on geographic location (and resulting differences in Funeral Director fees) and the type of funeral (burial or cremation).

4.3 Local Government

Respectful Funeral Services

Local Authorities have also begun to attempt to look at ways of tackling problems of funeral poverty. Within Dundee, Dundee City Council proposed to work with Funeral Directors to introduce a Respectful

²² These benefits include: income support, income-based Job Seekers' Allowance, income-related Employment and Support allowance, Pension Credit, Housing Benefit, the disability or severe disability element of Working Tax Credit, Child Tax Credit, or Universal Credit. The claimant must be: the partner of the deceased when they died, a close relative or close friend of the deceased, the parent of a baby stillborn after 24 weeks of pregnancy, or the parent or person responsible for a deceased child who was under 16 (or under 20 and in approved education or training).

²³ See <https://www.gov.uk/funeral-payments/eligibility>

Funeral Service, following identification of this option in Stage 1 of Dundee's work on Funeral Poverty, and the successful introduction of a similar service by East Ayrshire Council.

Dundee City Council launched its Respectful Funeral Service in April 2019. Four local Funeral Directors have agreed to offer this service, setting out a tailored 'funeral package'²⁴ which includes:

- Collection of the deceased from within Dundee
- Care and preparation of the deceased
- A choice of coffin ranging from light or dark wood effect or environmental
- A place of rest and viewing facilities
- A hearse and one family car
- Arrangements on the day of the funeral

Additional services can be added in. The funeral is designed to be *'dignified and professional but still affordable, providing an alternative choice to consider for your departed friend, relative or loved one.'* The Funeral Directors' packages put forward offer savings of approximately 20-34% compared to the Scottish average cost for Funeral Directors' services, between £1,775 and £2,130. The costs do not include burial or cremation fees.

Credit Unions

There is potential for short-term loans to be made available to individuals through Credit Unions. For example, within Dundee, in the past Discovery Credit Union have been able to offer 'Discovery Loans' of £400 to non-members, who may need a short-term loan to help cover funeral costs, such as a deposit.. Discovery Credit Union has been working with the Dundee Funeral Poverty Action Group to understand the best ways to help, and introduced a larger loan of £800. Discovery Credit Union also offer free life savings insurance with their savings accounts, meaning the savings balance will be matched upon death. This offers increased help to the families of people with savings accounts at the time of death which could be used towards funeral costs. Other Credit Unions also exist who could provide assistance with loans and savings. As set out earlier in the Chapter, at a national level the Scottish Government are also working with Credit Unions to understand the best ways of delivering an IFSS.

²⁴ <https://www.dundee.gov.uk/service-area/neighbourhood-services/environment/respectful-funeral-service>

CHAPTER 5: Funeral Link

5.1 Proposal for the Social Enterprise

The Dundee Funeral Poverty Action Group partners applied for funding through the Scottish Government/ European Union Social Innovation Fund Stage 2. The application²⁵ focuses on the idea for a social enterprise to pilot a model that would provide:

- *'An **advisory service** to provide immediate support to those who have been bereaved to consider the choices available to them **before** they make decisions that may lead to high costs &/or debt.*
- *A **funeral brokerage service** where [the social enterprise] will negotiate with funeral professionals to purchase the chosen elements within the individual's budget.*
- *A **money advice** service with a focus on supporting clients to access affordable finance options including specialist Credit Union loans and, if eligible, to assist them in applying for the Funeral Payment.*
- ***Signposting** to additional support services including bereavement counselling, money advice, employability and training etc.'*

The service was to be office and telephone based, with outreach services to deprived communities across the city. The social enterprise was to work closely with funeral directors and others in the sector to provide choice for bereaved families. The choice could include key decisions, e.g. between cremation and burial, or smaller decisions e.g. coffin type, flowers, funeral cars, memorial service options etc. It was discussed at this time that the social enterprise could negotiate on behalf of the bereaved clients to organise an affordable and dignified funeral.

5.2 Rationale for Funeral Link

Chapter 2 sets out the problems for consumers and funeral directors within the funeral sector and areas of market failure. Funeral Link specifically aims to improve the problems with information asymmetry. One of the specific aims of Funeral Link is to provide information to bereaved clients. By providing information about prices and options, the information asymmetry for the bereaved is lessened. The bereaved also have more time to consider their options in the surroundings of Funeral Link and do not need to make an immediate purchase. Funeral Link also has no incentive to seek a profit from the bereaved, and so will be able to give independent and objective advice based on the clients' needs and affordability levels.

In addition to this, Funeral Link has worked to increase the visibility of funeral poverty within Dundee, as well as the level of discussion around the need for thinking about funerals before the time of need, and the availability of different options for those who are arranging an 'at-need' funeral. This helps to address the difficulties next-of-kin face in not knowing the wishes of the deceased and feeling obliged to overspend to 'give the send-off they deserve'.

5.3 Funeral Link: Set up and Practicalities

This section sets out the chronology of the progress of Funeral Link.

²⁵ European Social Fund Social Innovation Fund Stage 2 Application, Dundee Partnership, *Tackling Funeral Poverty in Dundee through Social Enterprise*

- June – November 2018

The project was initially co-ordinated through a development worker who worked administratively to: liaise with the Charity Constitution, to establish Scottish Charitable Incorporated Organisation (SCIO) (SC048691); find premises; organise communications and banking infrastructure; write and advertise job descriptions for the manager, support workers and marketing officer; determine priorities and the monthly timeline; and disseminate information to stakeholder groups.

- November – December, 2018

The manager of the Funeral Link service began work on 5th November 2018, a marketing officer started on 11th November and two support workers joined the team on 18th November. The manager and marketing officers are full time positions, and the two support workers worked 3 days' per week each, with some crossover for training and initial set-up. The initial development officer left the project in early December 2018 after handing the project over to the manager and rest of the team in November 2018.

The manager is accountable to and managed by the Chair of the Board, and they manage the charity and staff team. The Board comprises six Trustees who have a broad range of management, third sector, corporate and local knowledge and experience. The service manager meets formally with the Board on a monthly basis and individually with other Trustees as required.

Management: The initial focus of the manager was the practical set-up of the organisation, some of which used the expertise of Board Members, including: the establishment of the constitution of the Scottish Charitable Incorporated Organisation (SCIO); the staff receiving a handover and reviewing the outcomes the charity has been set, understanding the finances, and understanding/reviewing decisions taken prior to the manager starting the position; researching local organisations for networking and awareness; researching the literature base; accommodation appraisal; organisational tasks, such as HMRC, bank account, pension, staff handbook etc; and an initial Board meeting.

The accommodation in particular posed a challenge for the social enterprise. It was initially based at the Dundee Central Library within the Wellgate Shopping Centre. Although well-linked by the bus network and accessible, there was a lack of space for private meetings, and the shared workspace was in an open plan office, posing difficulties managing privacy and data security, particularly with the potential for very private and distressing phone calls. The option of office space at the Scotty Centre in Stobswell was found, and site visits carried out. The centre had a suitable office, plus the option of some breakout space in a smaller room for private meetings. It was accessible, and on various bus routes, and a discussion was held around the fact the support team could go out to visit clients unable to access the centre. An options comparison was put to the Board in November 2018 and it was agreed that the social enterprise would pursue options to move to the Scotty Centre, subject to budgets and contract agreements. The lease for the Scotty Centre was agreed in December 2018 and furniture and technology requirements organised. Some time was spent working out budgeting of the project given the shorter time-frame compared to the original plan.

Marketing: Marketing work focussed on brand and logo development, as well as initial work on the organisation's website. The agreement was made to re-brand the service as 'Funeral Link' as there was some potential confusion with the previous name of 'Dundee Funeral Support Service'.

Networking: A Scottish Government funeral costs consultation event held in November 2018 was an early opportunity to meet many key contacts involved in funeral poverty within Dundee and Scotland including

representatives from Dundee City Council, Scottish Government, Dundee Pensioners' Forum, Discovery Credit Union, University of Dundee and faith representatives.

Throughout December the social enterprise staff members were involved in staff training, as well as meetings with the Steering Group and members involved in the set-up of the project, including Faith in Community, University of Dundee, Dundee City Council, Dundee Social Enterprise Network, and Dundee Pensioners' Forum. Links were made with community centres to start promoting the service and discuss the best ways to work together. Meetings were held with Dundee Registrars, Citizens' Advice Bureau, CONNECT Service (part of Council Advice Services), the Spiritual Care team at Ninewells Hospital, the Department for Work and Pensions, and Bereavement Support at Boomerang (a community organisation in Stobswell). Presentations were made to a Church of Scotland Presbytery meeting and the Eagles Wings Trust (a charity to help those who are homeless and/or experience of substance use/addiction).

Concurrent to this work, Faith in Community and the Dundee Funeral Poverty Action Group met with Funeral Directors in Dundee to discuss projects ongoing in Dundee.

- January – March, 2019

Management: Funeral Link moved into their accommodation at the start of 2019. Some time was spent discussing the possibility of budget re-arrangements and measures of success. A Trustee/Staff planning day was held to agree targets and milestones for the service. Skills of the Board members were discussed with specific responsibilities then given out. Funeral Link have agreement with around ten community spaces to support clients in 'their' community if they feel more comfortable meeting there rather than going to the Scotty Centre.

Marketing: There was a strong focus on marketing from a print and digital perspective, particularly at the start of this time period. Promotional designs were finalised and copies can be found below. The promotional materials had dual purposes and were therefore in two different styles:

1. 'Profile-raising/discussion designs': The first five designs use familiar, funeral-related colloquial phrases, combined with brightly coloured illustrations intended to generate audience impact. These aim to promote awareness of and discussion around funeral poverty within Dundee. Funeral Link details are included on the back.



2. 'Information design': The second style of design was more factual in terms of what Funeral Link aims to do and how to contact the team – for bereaved clients to receive from partners such as the NHS and the Registrars.



Print-based promotional materials were finalised, ordered and printed, including as roll-up display banners, A4 posters and A6 postcard size leaflets illustrated with the designs discussed above. Posters and postcards were distributed across Dundee, at a range of community centres, libraries, Council facilities, Housing Associations and so on. Corporate stationery was also printed, including letterheads, business cards, PowerPoint presentations, branded pens, name badges, signage and general administrative documentation e.g. client referral forms. This all helps to signal to clients the cohesiveness and professionalism of Funeral Link. A4 and A6 posters were also printed using the 'information design' for distribution to the bereaved and in situations where the discussion designs might be considered inappropriate. The NHS Bereavement Team agreed to include an information design leaflet in the Bereavement Packs which are given to every bereaved next-of-kin.

Digitally, social media assets were developed in this period, including Facebook (<https://www.facebook.com/funerallinkdundee/>), Twitter (@funerallinkscot) and the website (<https://funerallink.org.uk/>). The team began to post information on the Facebook site and Tweet in January. Articles about Funeral Link were published in local newspapers, The Courier and Dundee Evening Telegraph, and they received publicity through University of Dundee articles in The Conversation and The Scotsman. Interviews were held with local radio station, Wave FM, on the launch event day. See Appendix 5 for a list of media articles.

Networking: Meetings were held with representatives of the community centres, Discovery Credit Union, a local bereavement consultant, some local funeral directors, Caledonian Cremations, Police Scotland, Victim Support, Dundee Carers Centre, the Bereavement Team at Ninewells Hospital, Fuze Celebrants, two professional will writers, Taught by Mohammed and Coats and Quilts. The manager networked successfully at Glasgow Film Festival, meeting representatives of Pushing Up the Daisies, Caledonian Cremations, Final Fling, and the producer of the film 'Dead Good'.

The Funeral Link service held its official launch on 1st March 2019. 35 guests attended, including local Councillors, representatives from the NHS, local Funeral Directors, Discovery Credit Union, members of Dundee Funeral Poverty Action Group, the Board, representatives of the faith community, and local community groups such as Boomerang and Positive Steps.

Funeral Link began to receive clients from January, through referrals. The number of contacts has steadily grown as knowledge of the service has grown. The referrals are discussed in more detail in the next section.

- March – June, 2019

This period has been focussed on service delivery. Referrals have come from a broad range of organisations across the city confirming the success of the impact of Funeral Link's marketing. These include: Dundee City Council (communities officer, social services and community centre), Hospice, NHS social prescribing, Maggies, Victim support, Police, Hospital pack, Registrars, Funeral Director, Sheltered housing warden, Gowrie care, GP surgery and self-referrals.

37 individuals/families have been supported during this period.

21 of these have been assisted with funerals (Outcome 1 in the table below) and all 21 of them lived in the SIMD 40 areas within Dundee. 10 of these 21 families saved a total of £10,382 following Funeral Link support.

Additional financial support has been received from local clergy enabling Funeral Link to:

- reduce the burden of debt for an individual whose wife's funeral was held prior to our service commencing.
- support a mum to travel to her daughter's funeral elsewhere in the UK
- support a grandson to travel to his grandmother's funeral elsewhere in Scotland
- Applications were made to local and national trusts for contributions towards the funeral debt of individuals with limited success to date.
- 4 of these clients successfully received funds from their social fund applications and 5 are still awaiting the outcome.
- 3 individuals received clothes for funerals from local clothing projects with our support.

Funeral link directly supported 2 clients to successfully access the Social Fund Funeral Expenses Payment when they had previously given up hope.

- 16 of those supported with a range of advice related enquiries (Outcome 2a) which included the following:
- 8 sought pre-funeral help for themselves or a close family member which included funeral planning and the associated costs, Wills and Power of Attorney.
- 6 of the 16 were anonymous enquiries and of the remaining 10, 6 of them were known to be in the SIMD 40 areas within Dundee, one was from another council area.
- 9 of the 16 were seeking financial advice and 3 were seeking emotional support.

Funding of £35,964 has been secured from Trusts and Grants to sustain the charity until at least 1st Nov with longer-term bids submitted to the National Lottery Community Fund and the Scottish Government Investing in Communities Fund.

Marketing: The Funeral Link manager met with Natalie McKail (SG Inspector of Funeral Directors), Joe Fitzpatrick (SG Minister for Public Health, Sport and Wellbeing) and further meetings are planned with Aileen Campbell (SG Communities Minister), local MSPs and Elected Members of Dundee City Council.

Funeral Link participated in 'Good Death Week' attending two death cafés, organising our first 'forget-me-not' lunch for previous clients and others and attended a parliamentary reception in Edinburgh hosted by Good Life, Good Death, Good Grief and Golden Charter.

During the 'forget-me-not' lunch opportunities were made available for previous clients to informally share their experiences of our service with staff and elected members from Dundee City Council.

One of Funeral Link's clients volunteered his time to make a wreath for funeral link which has already been used by two clients saving them money on flowers and also providing the original client with improvements to his self-worth during his own bereavement.

Funeral Link staff visited Caledonia Cremation's base in Glasgow and laid the foundations for a constructive partnership approach. One of their clients to date has been supported jointly by Funeral Link and Caledonia Cremation resulting in them receiving significant savings on their funeral choice for their loved one.

Networking: Significant networking effort has continued during this period with further discussions with local organisations and presentations at relevant groups to improve awareness of Funeral Link service. Leaflets and posters have continued to be distributed to a range of places. Additional banners have been purchased and are moving around the city in prominent workplaces, community centres and libraries to help raise awareness.

Progress has been made with funeral directors and other funeral professionals. Constructive meetings have now been held with all funeral directors operating in the Dundee area. A collaborative meeting was held with senior management representatives from Dignity which included discussions about and a visit to their crematorium. Four funeral directors have shared their back office operations with Funeral Link.

5.4 Measures of Success

The measures of success of the project are agreed in the grant offer letter from David Cowan (Head of Regeneration, Scottish Government) to Peter Allan (Community Planning Manager, Dundee City Council), dated 5th June 2018. The measures of success are listed in the table below.

The service manager's first quarterly progress report in December 2018 (Q2) noted the challenge of meeting the milestones, given the manager was supposed to be in place for 12 months and support workers for 10 months.

The quarterly progress report in March (Q3) reports the progress with agreeing the measures of success. In early January the manager spoke with a Scottish Government employee regarding concerns around the reduced timeline during which the support service would be live, the impact of this on the outcomes and the process for requesting changes to timeline and staffing. Reassurance was received that the agreed outcomes within this grant are not 'must do' and that the journey should be evidenced with successes and challenges along the way.

Subsequent to this, a request was submitted, but not accepted, to extend the timeline to the end of July within the current budget. A second request was submitted and accepted to increase hours of one of the support workers to full-time March-June, and to extend the Marketing officer contract to June, along with

minor adjustments for the two other staff members, enabling to maximise the outcomes within the time available.

The Q3 report sets out comments on each of the measures of success, with successes and challenges to date along with suggested pro rata realistic targets relative to the service being operational for 3 months rather than 9. These outcomes were reviewed by staff in early January and discussed at the Staff/Trustee away day on 11th January for further discussion pending the decisions about the resources and timeline from Scottish Government. The suggested revised targets are set out below, alongside the original suggestions. Funeral Link and Dundee University did not receive a response on the proposed adjustments and so the analysis below uses the proposed revised measures of success. The rationale for changing the targets is set out in Appendix 6.

Measures of Success – Original and Revised

		Original	Revised target
1	Funerals undertaken with help from social enterprise within the target population of at least 400 families who suffer bereavement within the SIMD 40 areas of Dundee during the project period	50	17
2	Individual advice to 50 families suffering bereavement living within SIMD 40 areas of Dundee during the project period	50	
	Individual advice to families within the SIMD 40 areas of Dundee who enquire about all things related to funerals during the project period		17
3	Deliver 4 outreach events to local groups of pensioners	4	4
4	Deliver 4 wider community outreach events	4	4
5	Achieve 80% success rate of Social Fund applications made with support from Dundee Funeral Support Service	80%	80%
6	Project will generate approximately £6,100 commission income over the project period	£6,100	Other avenues being investigated
7	Reduction in number of local authority funerals from its current level of approximately 20 National Assisted Funerals each year	<20	Longer-term goal
8	Partners will achieve an initial reduction by 25% of funeral debt advice cases dealt with by Dundee CAB and other advice providers	<25%	-

5.5 Measures of Success Evaluation

A summary of the monitored measures of success are set out below, covering up to 10th June 2019 – the length of the SIF grant.

Measures of Success

		Target	Actual
1	Funerals undertaken with help from social enterprise within the target population of at least 400 families who suffer bereavement within the SIMD 40 areas of Dundee during the project period	17	21
2	Individual advice to families within the SIMD 40 areas of Dundee who enquire about all things related to funerals during the project period	17	16
3	Deliver 4 outreach events to local groups of pensioners	4	4
4	Deliver 4 wider community outreach events	4	18
5	Achieve 80% success rate of Social Fund applications made with support from Dundee Funeral Support Service	80%	100% of those received back, awaiting results of some applications.

1) Funerals undertaken with help from social enterprise within the target population of at least 400 families who suffer bereavement within the SIMD 40 areas of Dundee during the project period

The table below sets out summarised information about the individuals Funeral Link has been able to assist in its first three months of running. The information is summarised to retain anonymity.

Summarised Funeral Link Assistance Areas

Total clients	21	100%
SIMD40 area	21	100%
Pre-funeral help	14	67%
Financial advice sought	17	81%
Administrative advice sought	6	29%
Funeral organisation assistance sought	14	67%
Signposted/referred on to:	10	48%
- Financial support	11	52%
- Emotional support	9	43%
- Clothing support	3	14%
Helped with Social Fund application	9	43%
Helped with additional grant applications	7	33%

Source: Funeral Link

There have been 21 clients who have sought assistance with funerals – all of whom were from within the SIMD 40% most deprived zones in Scotland. **Funeral Link have met and exceeded their adjusted target.**

Funeral Link role: 14 of the 21 clients were at a pre-funeral stage. The Funeral Link team listen to the clients, discussing options and offering a breakdown of typical costs for each element. There will be a

discussion of choices between burial, cremation and direct cremation. Additional costs will also be discussed, including transport, flowers, funeral wake and newspaper notifications. The focus is to give choice to meet the needs of the client both emotionally and financially and find the best fit.

Five clients were struggling to pay for a funeral that has already taken place. In this circumstance, Funeral Link can offer to assist with Social Fund Funeral Support Payment applications, refer on to money advice services, apply for a grant on behalf of the bereaved, and longer-term potentially apply for restricted funds to assist with funeral debts.

Referral sources: Referrals to Funeral Link so far have been from a variety of sources, which include: self-referral (information coming from a leaflet, a GP surgery, the internet, and a friend); Communities Officer; Social Services; Roxburghe House staff; NHS Social Prescribing Team; Maggie's; Lochee Hub; Victim Support; sheltered housing warden; Funeral Director; Gowrie Care; Dundee Police; and the hospital pack. The broad range of referral sources shows the success of Funeral Link's marketing and promotions within the Healthcare and Social Work sectors, as well as their own marketing. It is anticipated that referrals will also increase through word-of-mouth referrals now Funeral Link is established and client numbers are increasing.

Advice: The table shows the diverse kind of advice required and support given by Funeral Link. Many (81%) clients sought some level of financial advice, including the costs of organising a funeral, sources of funding or grants, and financial differences between different types of funeral. Some clients required administrative support, such as with certification of death. Funeral Link offered support and advice to every person who contacted them, and made many attempts to contact clients who had been referred on.

Referral/signposting on: Funeral Link referred 14 of their clients to other agencies for further support or help, including emotional support within the faith community, financial advice with Connect, and support to find clothing for the funeral. This range of referrals demonstrates the complexity of organising a funeral, and the need for a broad range of stakeholders for Funeral Link. It also shows the breadth of skills and expertise required by Funeral Link staff.

From the support given, it shows Funeral Link's ability to give relevant advice to clients before they incur further debt or with further problems. Through the consultation process, particularly with housing officers and debt and legal advice professionals, it has become apparent that funeral debt problems can be the source of a more longer-term financial problem. This is not always initially recognised as a funeral debt problem. **It is very likely that by assisting individuals with problems at the time they arise, they can avoid the need for further financial or legal support further.**

Funeral Link has reported the problem of wanting but not being able to assist clients. For example, after meetings have been arranged, the client may not turn up, or a client may ignore advice and continue with a higher priced funeral. This can be for a variety of reasons, such as the client being in a particularly vulnerable group, such as suffering from substance misuse, or from not having a fixed point of contact, or resulting from cultural issues of continuing to use the same funeral director as elderly relatives. Access to some of the households is not easy, and there can be disagreements within the families around responsibility for organising the funeral. Staff at Funeral Link have worked hard to support clients as best they can, following-up missed meetings, or trying to locate vulnerable clients at places of support.

However, in a small number of circumstances, they have been unable to help because the client did not want the support.

Staff have been trained in active listening, ensuring they work effectively alongside their clients. The ethos is to help the clients believe they can and do have the resources within themselves to help themselves become more resilient. Staff have the cultural competence to work with individuals regardless of their situation, enabling the staff to create trusting relationships with their clients.

2) Individual advice to families within the SIMD 40 areas of Dundee who enquire about all things related to funerals during the project period

Funeral Link has assisted sixteen clients who have come to them for advice on funeral planning. Funeral Link provides assistance to explore their wishes and help make informed choices for financial support, such as funeral plans, Wills and Power of Attorney, as well as emotional support and signposting to clothing and substance abuse support. Funeral Link has piloted ideas with these initial clients to establish what they find useful information. Funeral Link was also able to refer one client to support for their substance abuse. **Funeral Link have almost met their adjusted target.**

In addition to these cases, the Funeral Link manager and support staff have provided information and advice to almost **370 people** through their outreach events, in the form of discussions at and following presentations they have made to various organisations and community groups (see Measures of Success (3) and (4)). These are not included in the figures for Measure of Success (2) but do all inform the debate and information shared within Dundee. It is very likely people left these events contemplating their own positions regarding funeral planning, as well as those of their next-of-kin. These impacts are important but unquantifiable.

3) Deliver 4 outreach events to local groups of pensioners

Funeral Link has fulfilled the outcome of four events delivering outreach events to local groups of pensioners. The number of people estimated to have been engaged amounts to 87.

- i. Funeral Link presented to Dundee Pensioners' Forum on 4th December 2018 (20 people).
- ii. Funeral Link presented to the West End Community Spirit Action Group at the Tullideph Sheltered Lounge on 3rd April 2019 (20 people).
- iii. Funeral Link spoke at the Age Scotland /Dundee Voluntary Action event on 25th April 2019 (25 people).
- iv. Funeral Link organised the Boomerang lunch event on 13th May 2019 (22 people) as part of Good Death week.

4) Deliver 4 wider community outreach events

Funeral Link has held 18 outreach events, more than quadrupling their target of four from the measures of success, and amounting to more than an estimated 280 people with whom they have engaged. In addition to this list, Funeral Link staff members have met with individuals and businesses for networking, mutual understanding and promotional meetings – details of these are included in the 'Influencing Role' section later in this chapter.

- i. Funeral Link attended a Church of Scotland Presbytery meeting in December 2018 (20 people).
- ii. Funeral Link met the Social Prescribing team at Douglas Health Centre in December 2018 (10 people).

- iii. Eagles Wings Trust hosted Funeral Link in December 2018 (10 people).
- iv. The service met with the Cairn Centre on 23rd January 2019 (10 people).
- v. Funeral Link attended Dundee Carers Centre on 12th February 2019 (10 people).
- vi. A Faith in the Community awareness session was held on 26th February 2019 at Kirkton Community Centre which Funeral Link presented at (25 people).
- vii. A Roxburghe House meeting on 27th February 2019 was attended by 5 people.
- viii. The service visited Lochee Community Hub on 11th March 2019 to make connections in the community (5 people).
- ix. Coldside Parish Church welcomed the service on 14th March 2019 where Funeral Link carried out promotions (50 people).
- x. The service networked at an event at Kirkton Community Centre organised by Taught by Mohammad on 14th March 2019 (15 people).
- xi. Funeral Link presented to Citizens Advice Bureau volunteers and staff at a team meeting on 20th March 2019 (30 people).
- xii. Funeral Link attended an event at The Steeple Church in Dundee on 21st March 2019 (30 people).
- xiii. The SSAFA – The Armed Forces Charity, Dundee welcomed Funeral Link to their AGM where the manager presented their work on 2nd April 2019 (20 people).
- xiv. Funeral Link presented to Brooksbank Money Advice Team on 29th April 2019 (7 people).
- xv. Funeral Link attended the NHS Health and Social Care strategic meeting at Dudhope Castle on 14th May 2019 (10 people).
- xvi. Funeral Link worked with the Financial Inclusion Strategy Group from Dundee City Council in May 2019 (12 people).
- xvii. The Community Health team hosted Funeral Link at the Mitchell Street Centre on 28th May 2019 (10 people).
- xviii. Funeral Link hosted the Macmillan Money Team at their Scotty Centre premises on 29th May 2019 (3 people).

Royal London (2018) suggest that given three quarters of deaths occur in some kind of institution rather than at home (just under half in hospitals), these institutions play an important role in providing information to a significant proportion of bereaved next-of-kin through bereavement packs (including booklets '*When someone has died – information for you*'). Funeral Link add significantly to the offering to the bereaved in terms of advice provision. Through meetings and attendance at in-house training days to raise awareness about their service, Funeral Link have ensured their service is known about for staff to be able to signpost and refer them on from many of the institutions within Dundee.

5) Achieve 80% success rate of Social Fund applications made with support from Dundee Funeral Support Service

Nine of Funeral Link's clients have been supported in their Social Fund applications, either directly completed by Funeral Link, completed by Funeral Directors after support from Funeral Link, or through other people (e.g. family members) after advice from Funeral Link. Four of these applications have been successful and the outcome of five are, as yet, unknown. **Of the responses received, 100% have been successful.** Funeral Link will follow-up the remaining five to ascertain success rates.

Funeral Link has started to assist clients directly with completing Social Fund application forms, as Connect have indicated they have insufficient capacity to continue with these applications.

In addition to this, Funeral Link has been consulted by officers from the Scottish Government on the design of the new Funeral Support Payment Assistance which is to be introduced across Scotland in the coming months, and will replace the DWP Social Fund Funeral Expenses Payments. This shows the established position of Funeral Link and expertise garnered by its staff.

6) Project will generate approximately £6,100 commission income over the project period

Funeral Link have secured £35,964 in further funding through grant applications which will allow them to continue to function until November 2019. Financial support has been sourced from Dundee City Council's Common Good Fund, 'Good Life, Good Death, Good Grief', Northwood Charitable Trust, Souter Charitable Trust and Roberston Trust. The Trustee Board recognised early on the potential conflict of interest Funeral Link would create if it sought commission on advice for bereaved families. Appendix 6 explains in detail the reasoning for by Funeral Link not pursuing direct income generation in this measure of success. Instead Funeral Link has sought to generate income from grant funders and savings for clients. There have been a number of areas in which Funeral Link have saved costs for some clients, including the use of silk flowers in place of buying a bouquet, and the pro bono provision of the function of a celebrant by one of Funeral Link's Board members.

7) Reduction in number of Local Authority funerals from its current level of approximately 20 National Assisted funerals each year

Funeral Link estimate their support has helped three clients to organise a funeral, which otherwise may have resulted in a Local Authority or environmental funeral. These have been facilitated through pro bono or reduced cost provision coordinated by Funeral Link and supported by a local celebrant, funeral directors and funeral companies. Stirling Citizens Advice Bureau (2018: 29) shows costs of Local Authority funerals amount to an estimated £438.83 to the Local Authority, suggesting Funeral Link have saved around £1,316 to Dundee City Council.

5.6 Savings resulting from Funeral Link actions

Funds raised: Funeral Link have set out summarised information about where they have facilitated savings to their clients. **In total, this amounts to £10,382.40 from ten clients.** The amounts saved for a client vary from £25 up to £3,140. The areas within which savings have been made include: receipt of Social Fund Funeral Expenses Payments where applications would not have been made in the absence of Funeral Link; grants received from outwith Funeral Link (e.g. from the faith community); savings made through Funeral Link providing advice on the range of funeral choices available, and clients choosing a cheaper funeral option; savings made through Funeral Directors offering choices in the provision; pro bono provision of celebrant services by a Board member; and use of Funeral Link's silk flowers rather than buying a bouquet.

There are five clients who are awaiting results of Social Fund applications and so further savings to clients could be achieved; two of these clients are included in the ten above who have already made some savings.

Scenarios: Four scenarios are set out below to estimate potential savings to vulnerable clients through the work of Funeral Link. They show a range of potential impacts:

Scenario 1: This assumes Funeral Link retains the current number of clients per week (1.5 per week based on 21 in 14 weeks). Projected over a year and assuming Funeral Link helps one in three clients (lower than the current rate), and with savings of £900 to clients they are assumed to help, an annual saving of £23,400

is possible for vulnerable clients. This is the very lowest estimate to show a baseline and is a conservative estimate compared to current rates of assistance.

Scenario 2: The number of clients assisted is assumed to increase to 2.5 per week, reflecting a potential increase in support staff to 1.5 Full Time Equivalent (FTEs) jobs, and reflecting a smoother-running service now the support service is established and running well. Savings remain at £900 per client who saves, and a third of clients are assumed to save. This gives an annual saving of £38,700 to clients in Dundee.

Scenario 3: Clients assisted increases to 3.5 per week, reflecting an increase in support staff to 2 FTEs and a smoother-running service. Funeral Link are assumed to assist a third of those suffering bereavement and the resulting saving is £54,900 to clients.

Scenario 4: Clients assisted remain at 3.5 per week, but the scenario assumes current rates of client assistance – 48% - and the amount saved is shown at the current level of £1,038 per client. The amount saved overall is £90,680 – 17% of the annual level of debt within Dundee.

Scenarios to show potential savings to vulnerable clients in Dundee

	Scenario 1	Scenario 2	Scenario 3	Scenario 4
	33% helped, 1.5 clients per week	33% helped, 2.5 clients per week	33% helped, 3.5 clients per week	48% helped, 3.5 clients per week, higher savings
Average debt in SIMD	£ 535,931	£ 535,931	£ 535,931	£ 535,931
Amount saved	£900	£900	£900	£1,038
FL Clients	21			
Weeks	14			
Clients/week	1.5	2.5	3.5	3.5
Projected clients/year	78	130	182	182
% helped	33%	33%	33%	48%
Clients saving money	26	43	61	87
Amount saved p.a.	£23,400	£38,700	£54,900	£90,680
% of funeral debt	4.4%	7.2%	10.2%	16.9%

Amount saved p.a. = Amount saved X Projected clients/year X % helped

Further economic savings will be made through:

- Funeral Link's educational impacts on people making funeral plans before their death
- Funeral Link's education impacts from people learning about funeral costs and choices
- Lifestyle impacts on individuals who have been assisted by Funeral Link and who are mentally more able to continue following a bereavement e.g. an earlier return to work
- Reduced costs to the NHS down the line of people who have been supported by Funeral Link at an earlier stage in the funeral process than they might otherwise have been, and have not needed recourse to more serious health or grief support
- Reduced costs to other support organisations who might otherwise have been contacted for support, and who may not have had the expertise required for such detailed knowledge around funeral provision (before a funeral) or ability to access the relevant funds or support (following a funeral)

- Knock-on effects of word-of-mouth sharing of experiences and education, which will provide savings to those who learn through talking to people who have directly worked with Funeral Link or attended an education session

These savings are in addition to the above estimates, and accrue both to individuals (through educational impacts and lifestyle impacts), and to the public purse through savings to the NHS and other organisations.

5.7 Case Studies

Some clients who have been assisted by Funeral Link have been re-contacted after a period of time to allow for reflection on their experiences, to discuss what impact Funeral Link had on their funeral plans, finances and mental health and well-being. The clients contacted were selected by Funeral Link staff, as they had good relationships with these clients, and felt their clients were able to respond to questions about their experiences without having adverse effects on their well-being. Funeral Link had developed good trust and rapport with their clients and it was felt they were best able to judge the survey sample and best placed to carry out the surveys as they have the relationship with the clients.

Dundee University operates an established Ethics Committee procedure for the involvement of research involving human participants. The questionnaires used by Funeral Link were developed collaboratively and in compliance with the University of Dundee Ethics Committee guidance. The University of Dundee Ethics Committee aims to ensure relevant and appropriate questions are asked of the clients, to ensure participants have full information on their ability to withdraw from the research, have informed consent in their engagement with the research and that no adverse impacts on emotional well-being is incurred. A key consideration of ethical regulation is the safeguarding of anonymity for participants and security of storage of all data both during and after the research ends.

Six clients were re-contacted. A higher number could not be obtained in time for reporting, either because it was felt to be too soon after bereavement, or because some of the vulnerable clients are uncontactable (for example, with no fixed address). All six clients were happy to respond.

Case Study 1

The funeral had been organised prior to the client's meeting with Funeral Link, at a cost of around £4,000. Funeral Link suggested the family apply for Social Fund payments, which they did and subsequently received around £2,500. The client was also supported in accessing family finances, and the client suggests they would have been 'lost' without Funeral Link. There was no reported subsequent funeral debt.

"I worry that if Funeral Link does not continue then what happens to people in funeral poverty? Who will help them? I am so grateful of the support of Funeral Link. They helped me access my husband's bank account to pay for the funeral and persuaded me to apply for benefits. I would have been lost without them. The phone calls to find how I was doing were such a good thing."

"I did not know the cost of funeral costs. Funeral Link helped me see that I had choices and could choose. The ongoing support has been amazing. I feel this service is so worthwhile."

Case Study 2

A client contacted Funeral Link following a funeral which had already been arranged and carried out. The Funeral had cost £5,000 and they were looking for advice to help cover the costs. Funeral Link assisted with filling out a Social Fund application which is awaiting a result.

Case Study 3

Funeral Link assisted a client access grant funding to attend a funeral for a close family member elsewhere in the UK. They report they would have been unable to attend without this support. Funeral Link have also advised them to go to a listening service, as the client has encountered sleeping problems.

Case Study 4

Funeral Link were approached by a client who had an initial quote from what they describe as an 'expensive' funeral director, having not had any advice on different funeral options available to them by that funeral directors. Funeral Link gave them advice about choice existing in the market, which gave them confidence to change Funeral Directors to a cheaper service. The client also had a successful Social Fund application payment.

"I was thankful of the support with the paperwork."

"I would have been lost without the support of Funeral Link. I would not have been able to attend XXX's funeral. I am so grateful."

Case Study 5

Funeral Link worked with a client to discuss different funeral options. The client then opted for a direct cremation, with a resulting funeral costing £1,600. Funeral Link has assisted the client in making a Social Fund application, which is awaiting a decision.

Case Study 6

A client approached Funeral Link looking for help with their funeral debt of £1,500. The funeral had already taken place and they did not feel they had been given sufficient options with the funeral choices when decisions had been made. The funeral had cost £4,800 and they had paid an initial deposit of £1,200. They were now on a monthly payment plan with the funeral director. Funeral Link had signposted the client to the GP for further support and were able to help with a small donation to assist with payments. Funeral Link also applied for funding from a Trust but the application was declined.

Health and Well-Being

All six clients report moving from a feeling of being 'extremely stressed' at the time of the bereavement about organising the funeral, to 'not at all stressed' following their consultation with Funeral Link about organising and not being able to pay for the funeral. They all report they would have been 'slightly more stressed' (1 in 6) or 'much more stressed' (5 in 6) without the support of Funeral Link.

Importantly, four of the clients reported that they did not have anyone to talk to about the funeral, and Funeral Link had filled this role. The remaining two clients had spoken to family. The importance of Funeral Link's listening and support role is shown in the comments above, with two clients suggesting they would have been 'lost' without Funeral Link. Funeral Link has referred clients on to support agencies.

"If I had known about Funeral Link before the funeral, this would have been more of a support as all information would have been available. I had no idea what to expect! I did pay £200 for flowers and expenses were high due to cars and other extras."

5.8 Influencing Role – Promotions and Prominence

Funeral Link has successfully promoted the discussion around funeral costs, poverty and options within Dundee and further afield. Interrogation of the social media channels shows some excellent results. Facebook has been used to raise localised awareness to local residents who may need Funeral Link's services. Twitter has been aimed at more national and international sector-related groups, as well as the local Dundee networks. Funeral Link also has a recently set-up Instagram account which is to be used for video content, pictures and networking, but this has not yet been fully utilised.

The Facebook page has 146 followers, 135 of whom are from Scotland and 76 within Dundee²⁶. 74% are female and 24% male. The number of people seeing Funeral Link posts is boosted significantly by views

²⁶ Data sourced 18th April, 2019.

and promotions of Funeral Link posts by other Facebook users who have shared Funeral Link posts. Through this, 2,069 people from Dundee (out of a total 3,335) have received posts from Funeral Link. The furthest reach so far on an individual Facebook post has been 4,291 people (2,203 organically including through 24 shares, and 2,088 through a paid boost) on a post promoting Dundee City Council's Respectful Funeral Service. A post showing the Funeral Link 'information design' postcard posted on 5th February reached 2,204 people and received 33 shares, from a range of faith groups, community organisations, charities and individuals. A promotional video following the Funeral Link launch has been viewed 545 times, and was shared by 11 individuals and organisations, including a Scottish alliance, 'Good Life, Good Death, Good Grief'. The page has been promoted by local Councillors, and commented on by local funeral directors.

Website traffic reached 558 visitors between March and June 2019, over 298 sessions. There have been 2,868 views overall. The website sets out practical information about what Funeral Link offers, a Frequently Asked Questions section, and clear contact details. There are sections which set out recent news, outlining some of the networking and fact-finding Funeral Link has carried out, as well as blog sections on 'Last Words' of funeral experiences in Dundee. Information on costs are included within the FAQ section, including specifics, such as for cremations and burials, as well as general information about what might generally be included.

The success of Funeral Link's local recognition was clear when an article appeared in a local newspaper about a homeless person in Dundee who needed support with funds to help pay for their partner's funeral. The story was published in the Facebook page of the Dundee Evening Telegraph. Funeral Link were recommended four times in the 'comments' section as somewhere the bereaved could go for advice by local members of the public. This shows clearly the message about Funeral Link is getting out around Dundee, and people are recognising the need for and use of this service²⁷.

The Twitter feed has 62 followers (sourced 18th April 2019). These include a range of local community groups, local and national journalists and media organisations, national bereavement charities and pressure groups, national and local government officers, local funeral organisations, local Councillors, a local MSP, health workers, and individuals. Through Twitter, Funeral Link have clearly raised the profile of their work and the problem of funeral poverty at a national level, and they are interacting with relevant organisations and making important networking links.

5.9 Relationships with Partners and Stakeholders

Funeral Link have worked hard to form relationships with stakeholders and partners. This has been through:

- Meeting the key local stakeholders through individual meetings, as shown in the chronology section at the start of the chapter.
- Outreach events, as set out in Measures of Success (3) and (4).
- Training days with organisations, including the NHS, Roxburghe House staff, Citizens Advice Bureau volunteers and staff, Maggies and Macmillan nurses.
- Contacting all local funeral directors and firms with a national offering.

²⁷ See <https://www.facebook.com/eveningtele/photos/in-todays-evening-telegraph-a-man-has-resorted-to-begging-on-the-streets-of-dund/2126815017367567/>

- Attendance of networking and educational events both locally and at a national level.

Local Stakeholders: Funeral Link have promotional mobile banners, which have previously been on display in The Crescent in Whitfield, Menzieshill Community Centre and Library and Dundee House. The banners are currently on display in Dundee Central Library, Charleston Community Centre and Douglas Community Centre, and one is due to be displayed by the Eagles Wings Trust. As discussed earlier, Funeral Link have agreement with around ten community spaces to support clients in their own community, demonstrating the breadth of support across the City.

The success of this networking is clearly demonstrated through the range of organisations who have made referrals to Funeral Link, as set out earlier in the Chapter. The networking interaction has helped inform other organisations of Funeral Link's plans, but also inform Funeral Link of the services they can offer in return. This is of benefit to Funeral Link's clients. For example, with clients coming to Funeral Link with funeral poverty issues it may become apparent that there are wider financial problems ongoing, and that an overall financial health check may be helpful. This allows Funeral Link to signpost and refer clients on to relevant organisations. There are some other organisations, such as money advice agencies and Funeral Directors, who already help apply for Social Fund Funeral Payments on behalf of clients, and Funeral Link are building relationships successfully to understand who can do this, and where other grants may be available.

One of the stakeholders quoted the need for this funeral advice as being '*essential*'. They went on to say '*There's a stigma about saying you don't have the money for a funeral. With Funeral Link you can go anonymously for advice and sign-posting, and get an idea of what your options are, and what they might cost.*'

Individuals were interviewed on Funeral Link's launch day, and a video prepared which was shared on the Facebook page. A stakeholder from Positive Steps – a faith-based Dundee charity which helps vulnerable adults – said about funerals: '*People are really in a lot of anguish about it. It's at a really difficult time and an awful lot of the time it's a vulnerable person who is trying to deal with the really difficult situation. It's awful for them and they don't have anywhere to turn. This is brilliant for them that this service is here now.*'²⁸

On the same occasion, a Dundee Councillor stated: '*It's a benefit for people to have people who do actually understand what the funeral process is all about and I think it is important that we have something like this. It brings individuals who are having a really difficult time and takes the pressure away from them, giving them proper advice in a nice, comfortable environment. I think that's very important at a very difficult time.*'

Local Funeral Directors: Funeral Link have been developing relationships with local Funeral Directors, having attempting to make contact with all companies operating in Dundee. Funeral Link have had follow-up meetings with Affertons Funeral Care, James Ashton & Son, Sturrock, Comb and Davidson Family Funeral Directors, Miller Family Funeral Directors, and Robert Samson Funeral Directors, and some 'behind the scenes' viewings with some of the Funeral Directors, to get a deeper understanding of the progression through the whole funeral process. Funeral Link have made links with companies which operate at regional and national levels, holding an information-sharing session with Dignity, including a

²⁸ <https://www.facebook.com/funeralinkdundee/videos/1035848943281327/>

tour of the Crematorium and a local funeral directors, and having an information-sharing session with Caledonia Cremations. Funeral Link also now have contact with Coop Funeralcare, meaning they have links with all of the organisations operating within the Dundee market.

Through developing good relationships with local Funeral Directors and gaining an understanding of the industry, Funeral Link are able to demonstrate the range choices available and explain to their clients the potential to 'shop around' and find out what is available from different providers. **There has been a real willingness on the part of the Funeral Directors to work with Funeral Link to help the people who are least able to afford a funeral.**

One local Funeral Director said, "Funeral Link have only been established for a few months but their potential to make a difference in many areas has become clear. This is in no small part to the drive and enthusiasm of [the team], who are very approachable and keen to learn about all aspects the funeral industry.

Funeral Link are one of very few organisations that appear to understand the difficulties our profession is facing, and who actually want to work with funeral directors, to find solutions as they arise. It is vital that a sustainable solution is found to enable our profession to continue to offer the level of service we do.

It is encouraging that there are organisations that recognise the need to engage with funeral directors, in a meaningful, realistic and practical way."

It is evident within Dundee that the focus on Funeral Directors' prices has led to sharp reductions in the advertised price offering in the local market, and improvements in clarity and transparency available online.

Respectful Funeral Service: Funeral Link are able to use the Respectful Funeral Service as an option to tell clients about when advice is sought on funeral costs. Funeral Link promoted the service when it was launched, through their Facebook page, with a 'pinned' post which was 'boosted' through paid advertising. By 25th April 2019, 4,291 people had seen the post (2,203 'organically' and 2,088 through advertising). The post was shared 24 times by a mixture of local community groups, individuals, national organisations, Councillors, and businesses. The Respectful Funeral Service may still prove to be too expensive for those on the lowest incomes; Funeral Link can help to identify alternative routes to consider in these circumstances.

Credit Union: Funeral Link are aware of the role of credit unions as an option for borrowing funds to help pay for funerals or deposits. The Funeral Link service was promoted by Discovery Credit Union in their newsletter in Spring 2019 (see picture right) as part of a wider article to promote the need to save for a funeral. Funeral Link can show a credit union as an option for sourcing funding for a funeral as part of a suite of options for clients. Whilst they can had out a list of local credit unions, it must be left for the client to choose and make further inquiries themselves when deciding which credit union might be suitable for them.





Dundee Pensioners' Forum (DPF): Funeral Link have good links with Dundee Pensioners' Forum. DPF members sit on the Dundee Funeral Poverty Action Group, the Funeral Link Steering Group, and Funeral Link Board. They have also helped to promote Funeral Link when speaking at the National Union of Journalists Annual General Meeting in Dundee in March 2019 and in their Spring 2019 newsletter and Funeral Link have attended DPF meetings to promote the service and understand needs.

National-Level Relationships: On a national scale, the manager has networked, for example, at Glasgow Film Festival, meeting representatives of Pushing Up The Daisies, Caledonian Cremations, Final Fling, and the producer of the film 'Dead Good'. The organisation has a national profile through meetings with the national organisations including Dignity and Caledonia Cremations, as well as joining the 'Good Life, Good Death, Good Grief' network of organisations and attending their 'Good Death' week Holyrood networking event on 15th May, 2019. Funeral Link were also granted membership of the Scottish Government Working Group on Funeral Poverty and have held a meeting with the Scottish Government Inspector of Funeral Directors.

The table below summarises the links Funeral Link has within Dundee and the wider area, showing the breadth of its reach.

PARTNER	ROLE
Dundee City Council	Steering Group member, benefit in kind agreed to use their community centres for free to meet clients in their own community, financial support via the Common Good Fund; Participate in financial inclusion strategy group.
Faith in Community	Steering Group member, leader of Dundee Funeral Poverty Action Group, Link to the local faith communities, agreement to run joint events e.g. consultation event in Oct/Nov.
Scottish Government	Current Funder; Provided feedback on key areas of policy development, including constructive commentary on the forthcoming Funeral Support Payment following individualised consultation; Met with Inspector of Funeral Directors to understand future plans around regulation; Meeting planned with Aileen Campbell, Cabinet Secretary for Communities and Local Government.
Social Security Scotland	Collaboration on planned launch of Funeral Support Payment process and application documentation. Collective place based approach agreed going forward.
Dundee Social Enterprise	Steering Group member. Offer support around social enterprise development.
Dundee Pensioners Forum	Steering Group member, strong partnership working, well respected campaigning role within the local community to continue to facilitate

	change in relation to funeral poverty. Agreement reached to work together on a funeral information roadshow for local pensioners in 2019/20.
Discovery Credit Union	Steering Group member, currently working on a Funeral Product which will assist with deposits, subject to eligibility.
Dundee Funeral Poverty Action Group	Well established partnership to challenge high costs of local funerals, already seeking a restricted pot of funding on behalf of Funeral Link to assist with funeral poverty for clients.
University of Dundee	Academic partner in current funded period and in stage 1 SIF funding.
Roxburghe House Hospice	Referrer to support service, staff awareness session, posters, leaflets.
Ninewells Hospital Advice Centre	Agreement reached to base ourselves in their centre one morning/afternoon per week from July 2019.
NHS Bereavement Services	Referrer to support service, placing Funeral Link leaflets in all the packs provided to families whose loved one dies in hospital.
Dundee City Council Registrars	Referrer to support service, placing Funeral Link leaflets in all the packs provided to families who register the death of their loved one at the registrar, benefit in kind agreed to use their meeting room for free to meet clients in the city centre as required.
Victim Support	Referrer to support service, offering Funeral Link leaflets as needed to their clients.
Funeral Directors	Working collaboratively around deposits and charges with Funeral Directors for Funeral Link clients.
Caledonia Cremation	Partnership working has saved money for a family who wished to have a direct cremation for their loved one. Foundations in place for a strong collaborative partnership going forward.
Brooksbank (Money Advice)	Currently working out of same office base, opportunity for clients to only have one visit to access both services as required. Will currently receive referrals from Funeral Link for benefits check and debt advice as well as appeals.
Dundee CAB (Money Advice)	Will be in Ninewells hospital advice centre the same day as us from July so opportunities to explore further mutual work. Currently receive referrals from Funeral Link for benefits check and debt advice as well as appeals along with all other generic CAB services.
Connect (Money Advice)	Funeral Link have met the local Connect Money Advice team who are willing to assist clients with money advice at their various locations across the city.

Dundee Money Action (Money Advice)	Currently working out of same office base, opportunity for clients to only have one visit to access both services as required.
Boomerang Bereavement Cafe	Established strong base for partnership working. Already can refer or buddy someone to their Café Connect (bereavement café), held the first ‘forget-me-not lunch’ evaluation event in their place. Strong potential for future partnership working.
Cruse Scotland	Already established strong basis for partnership working, Funeral Link will work with Cruse Scotland to use mutual strengths to the benefit of the bereaved in Dundee.
Barnardos Rollercoaster Project	Already referred one young person to their bereavement support service. Anticipate further partnership work going forward.
Good Grief Trust	Added Funeral Link service to their map. Ability to signpost clients and agencies to help/services depending on need.
GP Listening Services	Support staff trained in listening by this team and have strong connections with this valuable service throughout Dundee GPs with the ability to suggest individuals self refer if needed.
Social Prescribing Team	One of the Funeral Link Trustees is part of the Social Prescribing team. Already carried out an awareness session with this team and had referrals directly from this team.
Dundee Voluntary Action (DVA)	Strong links established with DVA. Presented at their event with Age Scotland. Identified potential opportunities to work together to benefit older people.
Age Scotland	Presented at their event in Dundee in April, working collaboratively with them going forward.
Sheltered Housing	Have already presented at a Sheltered Housing community group meeting and intend to reach more groups as part of this project.
Positive Steps	Partnering with Funeral Link providing payroll services.
Scottish Living Wage	Signed up to the Scottish Living Wage in line with local and national priorities. Dundee has recently been announced as the first living wage city.
Churches (40+)	Around 20+ attended information session at local community centre and have shared with their congregations. Information has also been shared via local Bishop, Kirk Session and other means with assistance from Faith in Communities.
Clothes Banks	All three local Clothes Banks have already helped 3 clients to date, via referral from Funeral Link, offering suitable clothes for their loved one’s funerals.

Local crisis food support	Funeral Link has attended many of the local crisis food support in order to get to know what is happening in the locality, raise awareness of Funeral Link's work and also to gain trust from those operating these services to refer clients to them.
Alcohol and Drugs charities	Have started the conversation and working to create collaborative partnerships to assist recovery pathways.
Salvation Army	Already worked with Salvation Army to assist one of their clients to arrange a funeral. Strong partnership and trust has been gained from this work.
Community Groups	Working with community groups to raise awareness and co-host information / myth buster sessions around funeral costs, wills, power of attorney etc.
Civil and Humanist Celebrants	Met with 16 local celebrants who regularly conduct funerals and have agreement from some of these to offer their support for free or at a reduced price should clients need their help.
GP Surgeries	All GP surgeries have received visits from Funeral Link and leaflets and posters placed.
SSAFA	Shared work at their AGM and aware of how can work together to help clients. Potential for referrals to and from SSAFA.
Scottish Working Group on Funeral Poverty	Manager is a group member and will attend meetings to contribute, collaborate and share good practice from Funeral Link work.
Good Life, Good Death, Good Grief network	Joined in April 2019 to assist with their mission to make Scotland a place where there is more openness around death, dying and bereavement. Mutual social media information sharing, awareness and networking. Applied to be part of their Truacanta project.

5.10 Longitudinal Study

There is potential for further study to be carried out should Funeral Link obtain funding to extend its lifetime. Impacts – in particular in terms of mental health and well-being effects – on Funeral Link clients could be tracked over a number of months, to assess whether and to what extent the advisory service has impacted on the ability to organise a lower-cost funeral, not go into debt as a result of this advice, and how this may have allowed them mental space to grieve for their loss.

Funeral Link have identified that in future work, they would like to re-visit clients to ensure their support in the longer-term. This could be through 'Thinking of You' cards a year after support was given, with an invitation to re-engage with the team if support is needed and details of support organisations on the back of the card. Grief lasts longer than the initial few weeks, and support can be required in the longer-term. They have already begun to hold such events, for example as part of 'Death Week' in May 2019, Funeral Link held a 'forget-me-not' lunch with Boomerang, inviting clients who have been supported, as

well as people from support groups. It is anticipated that such events could be held in the future, and Funeral Link staff would give former clients the opportunity to talk, at which point clients may identify they require further support. Equally, clients may choose to become volunteers or even run cafés in future years.

Chapter 6: Conclusions and Recommendations

6.1 Funeral Link Clients

The Four Funeral Link Client Groups

Funeral Link has provided a widely recognised valuable service within the City of Dundee during its initial phase of establishment. Across the city advice agencies welcome its establishment serving specific and specialist needs within the community that cannot easily be provided by existing agencies.

The research into funeral poverty in Dundee has identified that there are distinct segmented populations within Funeral Link's client groups each requiring distinct interventions. These are:

1. a) Deceased without a next of kin and next of kin with insufficient resources to provide for the legal requirements of disposal of a deceased. This population have only the recourse of an environmental burial provided by Dundee City Council and distinct measures to provide a respectful burial are required.
b) Deceased with a next of kin who believes they have insufficient funds for the legal requirements of disposal of a deceased. This population is a key client group for Funeral Link as they are able to assist through setting out lower-cost options that could be available to these families. This could involve a reduced choice but the family may find this preferable to an environmental funeral. Funeral Link's role also involves helping the family raise deposits, helping with Social Fund applications, liaising with funeral directors, signposting, referring and guiding clients to agencies, charities and external organisations capable of providing grants and low cost loans.
2. Next of kin on benefits that provide entitlement to a successful Social Fund Funeral Expenses Payment (SF200) application. This population is partly catered for by existing Funeral Directors who, in some cases, complete SF200 applications for clients. Funeral Link's role here is in resolving difficulties next of kin face in raising deposits and ensuring debt arising from additional funeral costs, not covered by the SF200 application, can be funded.
3. Next of kin on low household incomes without recourse to Social Fund applications. This should be the main target group for Funeral Link's activity. This population are least well served by the existing funeral directors in the market but stigma and social norms prevents next of kin making use of environmental burials. Funeral Link's role with this client group is much more extensive in identifying measures to reduce costs while retaining the need for a respectful funeral, signposting, referring and guiding clients to agencies, charities and external organisations capable of providing grants and low cost loans and negotiating with funeral directors for discounted prices for traditional services.
4. Next of kin with sufficient resources to be able to provide for their desired funeral. Funeral Link's services with this client group is one of limited advice and signposting for existing services.

Funeral Link Actions to Help Clients by Group

Funeral Link has clear areas of action which are set out with respect to the four client groups in the table below. These are set out alongside some other policies which would help clients in each of the groups.

	Group	Financing	Actions	Agency
1a	No Next of Kin/ Next of Kin have insufficient funds	No funds available to pay privately	Environmental funeral A	Dundee City Council
1b	Next of Kin believe they have insufficient funds	Funeral to be paid, may involved compromise but family find that preferable to an environmental funeral	B, C, D, E, F, G, H, I	Funeral Link, funeral directors, Citizens Advice Bureau Dundee, Brooksbank, Connect, Cruse Scotland, NHS, substance misuse charities, clothing charities, credit unions
2	Next of Kin who receive Social Fund payments	Cost of cremations covered. Cost of burial partially covered (not include perpetuity payments in Dundee). Additional costs payment of £700. Can still experience shortfalls for even basic funerals, deposits generally required	Change payments to include full burial costs in Dundee when payments change to Scottish Government administration of Funeral Expenses Assistance	Scottish Government
			Credit unions able to offer shortfall funding of up to £800	Credit unions
			Incentivised savings schemes to help cover costs in advance.	Credit Unions, Scottish Government
			B, C, D, E, F, G, H, I	Funeral Link, funeral directors, Citizens Advice Bureau Dundee, Brooksbank, Connect, Cruse Scotland, NHS, substance misuse charities, clothing charities, credit unions
3	Next of Kin with low household income and no Social Fund payments	No benefits support for costs, deposits also generally required.	Incentivised savings schemes to help cover costs in advance.	Credit unions, Scottish Government
			Credit Unions able to provide shortfall funding of up to £800	Credit unions
			B, C, E, F, G, H, I	Funeral Link, funeral directors, Citizens Advice Bureau Dundee, Brooksbank, Connect, Cruse Scotland, NHS, substance misuse charities, clothing charities, credit unions
4	Next of Kin with sufficient resources	Able to provide for the desired funeral	G, H	Funeral Link

- 'At need' actions by Funeral Link:
 - A. **Referring clients to Dundee City Council** and assistance with improvements for a respectful burial for those needing an 'environmental' or 'national assistance' funeral (*Funeral Link working with Dundee City Council*).
 - B. **Giving advice to clients on reducing costs** to the consumer by advising on how to adapt funerals at the 'at need' point (*Funeral Link working with funeral directors*).
 - C. **Negotiating and advocacy** – working with funeral directors to obtain lower cost funerals for clients that most need help (*Funeral Link working with funeral directors*).
 - D. **Assisting clients with Social Fund applications** providing expertise to achieve success (*Funeral Link working with funeral directors*).
 - E. **Referring clients to partner agencies who can help with grant funding** and other expertise (*Funeral Link working with Citizens Advice Bureau Dundee, Brooks Bank, Connect etc*).
 - F. **Referring clients to partner agencies who can help with wider support** such as clothing, counselling, substance abuse, debt advice etc (*Funeral Link with Cruse Scotland, NHS, substance misuse charities, clothing charities etc*).
- Funeral planning education by Funeral Link:
 - G. **Advice on reducing costs** by discussions and communication about funeral planning prior to the time of 'at need' through marketing and community events (*Funeral Link*).
 - H. **Advice on administration** prior to 'at need point through will-writing, Power of Attorney and funeral planning (*Funeral Link*).
 - I. **Education and signposting to incentivised savings schemes** to help cover costs in advance (*Funeral Link with credit unions*).

6.2 Funeral Link's Role within the Wider Funeral Sector

The recently published Scottish Government Guidance on Funeral Costs sets out recommendations for burial authorities, cremation authorities and funeral directors. These recommendations are fully supported and this section sets out how Funeral Link can help to support the implementation of these within Dundee.

Funeral Directors' Pricing and Quality

There is a clear confusion around both pricing and quality standards of funeral directors, and links between the two.

Quality Standards: In order to improve understanding of quality, it is anticipated the Inspector of Funerals will produce recommendations about quality standards and licensing through the Scottish Government Code of Practice for Funeral Directors. Clarification of the standards employed by a funeral director with better signalling to consumers will assist consumers in making an informed choice to find a funeral director which fits with their requirements, preference and budget.

Through better transparency of quality standards and close work with the funeral directors, Funeral Link will be able to understand the services of the different funeral directors to be able to provide transparent options and choices for their clients. This will allow Funeral Link clients to identify companies with a good fit of preferences for their next-of-kin.

Education and Signalling Quality: There is a mismatch between people wanting good standards of care for the deceased, but being relatively uninformed of the processes involved. It is difficult for funeral directors to demonstrate directly their skills and qualities to ensure public understanding of their expertise and what is required for good quality care of the deceased as much of this is (perhaps necessarily) conducted behind closed doors when physically dealing with a deceased person. To help improve public understanding, funeral directors may consider 'opening up' their facilities to aid understanding for those in the public who would like to be provided with more information. This could be in the format of formal tours as part of a 'Doors Open Day'²⁹ in Dundee or 'Good Death Week'³⁰. Whilst sensitivity would be required, interested members of the public could attend and information about quality and standards would be disseminated through word of mouth. Funeral Link could liaise with funeral directors to bring such events forward by marketing to interested groups.

Online Pricing: In line with Scottish Government recommendations, there is clearly scope for clearer and more itemised prices to be more readily available – particularly online – to aid public understanding of what reasonable costs can be expected from a funeral, and to what quality and standards these prices relate. This would also help standardise pricing between online advertised prices and what is quoted in the funeral directors' office. Cooling-off periods should be considered as an option, once an itemised price estimate has been given as a better protection for consumers who may make decisions about a funeral when in a vulnerable position. With the increased provision of online or more transparent pricing, Funeral Link provide more informed choices to their clients about potential costs of different funeral directors, to find a service which best suits the needs of the client in terms of price alongside other areas of concern, such as location of the funeral director, and specific services.

²⁹ <http://www.doorsopendays.org.uk/>

³⁰ https://www.goodlifedeathgrief.org.uk/content/good_death_week_2019/

Transparency: The Scottish Government have published a glossary of terms to aid public understanding of the funeral sector and terms that may be confusing if heard for the first time³¹. This resources is a useful document that Funeral Link use to help bring clarity for their clients when organising a funeral.

Respectful Funeral Services: Whilst the Respectful Funeral Services in Dundee currently provide an option for consumers who are looking for a set of requirements within a funeral and a 'fixed price' for these services, Chapter 3 clearly shows there may still be a significant shortfall in funding for many people, even if they receive funding from the Social Fund. Funeral Link helps people who cannot afford the Respectful Funeral Service package through signposting to lower cost funeral options – by making lower-cost funeral choices and/or through liaison between funeral directors and the next of kin.

Crematoria

Choice of pricing: A variety of cremation prices should be offered to give choice to those who need a timeslot during the day (e.g. for mourners who need to travel), but are unable to afford the premium higher prices charged for a long slot in Dundee. Funeral Link are able to highlight the availability of different priced options, suggesting use of the earlier timeslots for their clients, or highlighting different options such as indirect cremation packages available through different providers, such as Caledonia Cremations and others.

Additional crematorium facility: To improve choice for the consumer, Dundee City Council could actively consider the addition of another cremation facility. The CMA report suggests that there are low numbers of crematoria in any given area because only a small number may profitably operate given the fixed demand in a local market. It suggests 800 - 1,000 cremations per year are required to be viable. Given there are approximately 1,800 deaths in Dundee per annum, if the surrounding areas were included, there could be potential for an additional crematorium capacity. This would require Dundee City Council to consider more fully the 'need', liaise within Departments such as the Planning Dept. to assess potential applications, and potentially consider involving itself actively within a development. Funeral Link can liaise with the Council and Dundee Funeral Poverty Action Group to help provide advice on additional facilities.

6.3 Funeral Link's Role with the Local Authority

Burial Plots

The high and rising price of a Local Authority burial plot and related costs have been raised frequently in discussions with stakeholders and individuals in Dundee, and amount to an estimated 45% of the cost of a low-cost burial funeral. To aid partnership approaches and improve public understanding, it would be helpful for Dundee City Council to provide transparency on their costs as well as their pricing, as suggested in the Funeral Costs Plan (Scottish Government, 2017: 12)³² and Guidance on Funeral Costs (Scottish Government, 2019b: 9). Funeral Link can help public understanding of these prices once they are available and understood.

Education and Outreach Activities

Lifelong Education: The public sector could offer support for third sector organisations, charities and public sector national organisations which promote discussions around death and encourage people to

³¹ <https://www.gov.scot/publications/funeral-payment-and-funeral-poverty-glossary-of-terms/>

³² 'In addition to publishing charging information, the Scottish Government supports improving the availability of information on costs incurred by local authorities in relation to cemeteries and crematoria, including presenting this in a more consistent manner across local authorities.' (Funeral Costs Plan, Scottish Government, 2017: 11)

think ahead through activities such as bereavement cafés, conferences and public meetings. Support could be in the form of tours or sponsorship for Good Death Week. Funeral Link also have a potential role to play in this educational area, with plans for running their own bereavement cafés and community events and their role in assisting people to think in advance about other aspects such as Will-writing, Power of Attorney and funeral planning.

School Education: More research into the benefits of introducing the subject of death and preparations at secondary school level would be helpful, potentially through charities going in to schools with trained professionals to carry out workshops.

6.4 Funeral Link's Role with the Scottish Government

Government Support – Funeral Support Payment and the Incentivised Funeral Savings Scheme (IFF)

The changes being introduced by the Scottish Government look to be positive in terms of providing financial support to those who need it, and simplifying and speeding up what is currently an often prohibitively overly-complicated process.

However, there will still be some in society who struggle with funeral payments, such as people who do not receive a qualifying benefit for government support, but do not have spare capacity in their income for a funeral. In these circumstances, the introduction of the Scottish Government bond would provide an incentivised way to save in advance, potentially through very small amounts being saved over a long period of time, and potentially in conjunction with credit unions. This would require promotion and education alongside the bond's introduction to raise awareness of the need to save for a funeral. More research needs to be carried out here, and liaison with Scottish Government over their proposals. Again, Funeral Link have a useful information dissemination role for such a bond, including discussion around this in community events they carry out, and making clients aware of this as an option when discussing funeral planning.

6.5 Funeral Link's Role within the local Third Sector

Funeral Link has established excellent links with other local third sector organisations, community groups and support agencies. It should continue to work with these organisations, whilst also working with new entrants with whom they could promote the service of Funeral Link. Funeral Link should continue to conduct outreach meetings in the community. It should also seek to deepen relationships with some of the organisations through framework agreements to formalised referral relationships.

Funeral Link should continue to investigate ways to signpost clients on to other support agencies for specific and expert follow-on support, such as counselling and membership of mutual-support groups e.g. Boomerang Café Connect.

6.6 Conclusions

Funeral Link clearly has a vital and unique role in assisting next of kin organising a funeral within Dundee. Where market failure exists in the market, Funeral Link help clients, for example, by providing information about costs and options, to ensure customers have a choice. They play an important advocacy role, and also an essential support role to the bereaved, who in many cases feel they have nowhere else to turn. The financial impacts of Funeral Link's work are beginning to be felt, to the benefit of many of the most deprived individuals, and the positive impacts on clients' health and well-being are set out in some of the

case studies. The richness of Funeral Link's work can be felt through comments made in the case studies, where clients would have felt 'lost' without Funeral Links support. It is clear that there is no organisation playing a similar role to Funeral Link in Dundee, and that its impacts are being felt by individuals in some of Dundee's most deprived locations.

Funeral have succeeded in working with yet also challenging the funeral sector in Dundee to address high costs of funerals. That they have succeeded in overcoming what was a potentially confrontational framework and turning it into a collaborative arrangement is indicative of both the need for Funeral Link and its success to date.

Further work to be carried out by Funeral Link includes more of an educational role, in which there will be marketing activities for people to be advised at an earlier stage to carry out pre-death anticipatory activities, such as will writing, and agreeing Power of Attorney, as well as thinking about savings schemes for a funeral. Combined with the activities being carried out in the market around pricing and transparency, as well as increased choice in the market for a range of funeral options, Funeral Link's education work will feed into individuals and society being more prepared in advance for a funeral, meaning there will be less 'at need' help required, and ultimately lower levels of funeral debt within the City.

Appendix 1 – Stakeholder Consultation by Dundee University

David Baxter	Dignity, Dundee Crematorium
John Birrell	Bereavement Consultant
Gerry Boyle	Dignity
Julie Bruce	Discovery Credit Union
Andrew Burke	Scottish Government
Lucy Carmichael	Scottish Government
Alan Cowan	Discovery Credit Union
Simon Cox	Dignity
Jacky Close	Faith in Community
Kate Davidson	Dignity
Jim Elder	Dundee Pensioners' Forum
Steve Gant	Dignity
Alan Gibbon	NHS
Margaret Harper	NHS
Ian Kirk	Caledonian Cremations
Erik Cramb	Dundee Pensioners' Forum
Patrick McGlinchey	Golden Charter
Susan McGregor	Roxburghe House
Vivienne McGuire	CAHID
Natalie McKail	Inspector for Funeral Directors
Mary Kinninmonth	Board Chair
Tracy McNully	Dundee Citizens Advice Bureau
Ruth Mendel	Citizens Advice Scotland
Derek Miller	Dundee City Council
John Pratt	Dundee City Council
Joseph Ritchie	Scottish Government
David Robertson	Stirling Citizens' Advice Bureau

Elaine Schendel

East Ayrshire Council

Debbie Silver

Scottish Government

Gordon Swan

Golden Charter

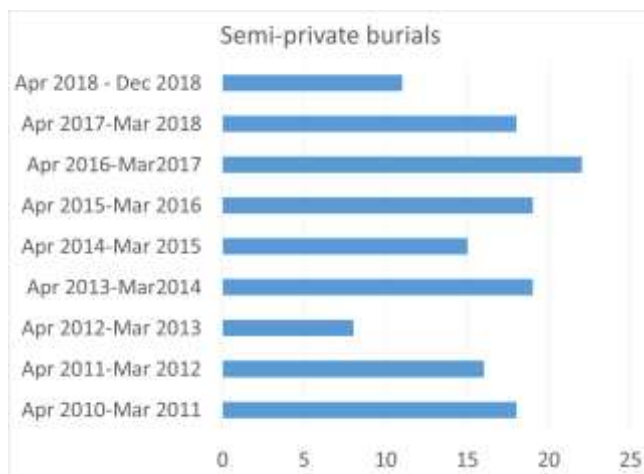
Chris Warner

Competition and Markets Authority

We have also grateful to the selection of local Funeral Directors who agreed to meet with us. Their names have been withheld for reasons of commercial sensitivity.

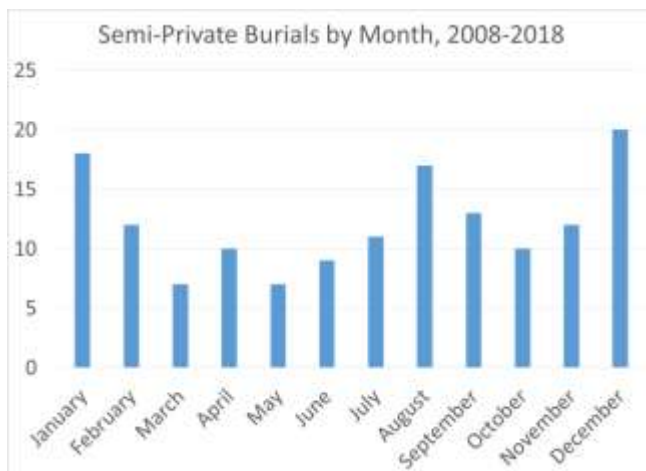
Appendix 2: Local Authority Funerals

- Dundee City has had an average of 18 Local Authority funerals over the last 8 full financial years.
- The lowest number in any year has been 8 funerals.
- The highest number in any year has been 22 funerals.
- The funerals have comprised 75% males and 25% females.
- 79% of the deceased had next-of-kin, whilst 21% had no next of kin.
- The largest number of burials occur in December and January, followed by August.
- The mean age of death was much lower for those who had Local Authority funerals, at 61.9 years, compared to 73.6 years for Dundee as a whole.
- Dundee is estimated to have spent £7,899 on environmental funerals in 2017 (Stirling CAB, 2018: 29) and £9,747 in 2016. This is an estimated £438.83 per funeral in 2017.

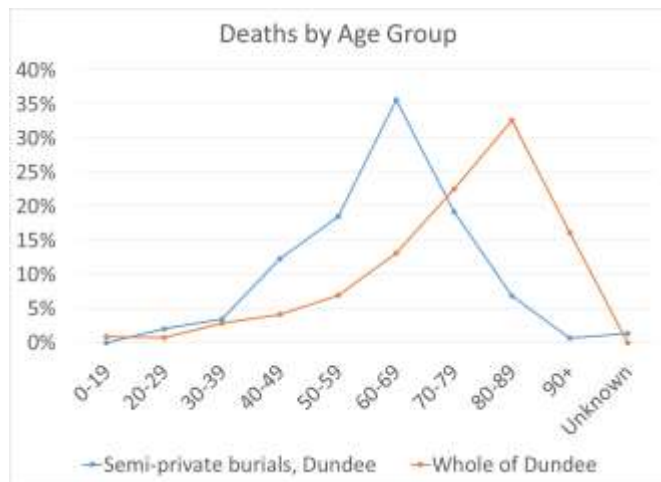


Source: Dundee City Council

Note: 2018 financial year data April-December 2018 only.



Source: Dundee City Council



Source: Dundee City Council

Table 28. Local Authority Provision in Regards to National Assistance Funerals (YELLOW = Yes, WHITE = No, BLACK = N/A)

	Ministers / celebrant fee	Viewing of the body	Coffin	Flowers	Hearse	Additional Car(s)	Paper Notice	Headstone	Own grave	Communal grave (unless they have their own lair)	Ashes returned to relatives (if applicable)	Aftercare support for relatives	Support in application to DWP
Aberdeen City													
Aberdeenshire													
Angus													
Argyll and Bute													
City of Edinburgh													
Clackmannanshire													
Western Isles													
Dumfries & Galloway													
Dundee City													
East Ayrshire													
East Dunbartonshire													
East Lothian													
East Renfrewshire													
Falkirk													
Fife													
Glasgow City													
Highland													
Inverclyde													
Midlothian													
Moray													
North Ayrshire													
North Lanarkshire													
Orkney Islands													
Perth and Kinross													
Renfrewshire													
Scottish Borders													
Shetland Islands													
South Ayrshire									?	?			
South Lanarkshire													
Stirling													
West Dunbartonshire													
West Lothian													
Total	16	15	27	5	26	2	9	4	16	19	20	7	15
%	50%	47%	84%	16%	81%	6%	28%	13%	50%	59%	83%	22%	47%

Source: Stirling District Citizens Advice Bureau, 2018

Appendix 3: Policies in Scotland

- **March 2015:** removal of £170 doctor's fee from cremation charges, resulting in parity between burial and cremation, and reducing the cost for members of the public choosing a cremation;
- **October 2015:** Scottish Government commissioned John Birrell and Citizens Advice Scotland to prepare a report on Funeral Poverty in Scotland;
- **February 2016:** Funeral Poverty in Scotland, a Review for Scottish Government³³ was published alongside the Scottish Government's response;
- **March 2016:** Funeral Expense Assistance and Funeral Poverty Reference Group established to support policy development of the benefit that will replace the current DWP Funeral Payment³⁴;
- **April 2016:** Burial & Cremation (Scotland) Act 2016³⁵ received Royal Assent. This Act includes powers for the Scottish Government to issue guidance on funeral costs. It also requires local authority burial and cremation authorities to publish information on charges. These measures will improve transparency of pricing and help members of the public to more easily access charging information in advance of arranging a funeral;
- **July – October 2016:** Consultation on the Social Security Bill³⁶, including the Funeral Expense Assistance benefit;
- **October 2016:** Fairer Scotland Action Plan³⁷ published. This outlines 50 actions to help tackle poverty, reduce inequality and build a fairer and more inclusive Scotland, including an action on tackling funeral poverty;
- **Autumn 2016:** Three round table discussions on funeral poverty hosted by the Cabinet Secretary for Communities, Social Security and Equalities with the funeral industry, local authorities, advice services and other third sector organisations;
- **November 2016:** National Conference on Funeral Poverty held to look at issues related to funeral poverty, build consensus and consider potential solutions;
- **April 2017:** Scottish Government funded e-learning course launched by Citizens Advice Scotland for advisors on the current DWP Funeral Payment;
- **April 2017:** Appointment of the first Inspector of Funeral Directors. The Inspector will spend the first 18 months of their two-year appointment undertaking a review of the funeral profession, with a view to making recommendations to Scottish Ministers on how it should be regulated, including whether to introduce a licensing regime;
- **June 2017:** Social Security Bill introduced to the Scottish Parliament; and
- **August 2017:** Publication of Funeral Costs Plan.' (Scottish Government, 2017, p.8).

The next section sets out progress since publication of the 'Funeral Costs Plan'.

- **August 2017:** The Scottish Government's 'Funeral Costs Plan' was published. This sets out 10 actions for the Scottish Government to take in addressing funeral poverty and improving the availability of more affordable funeral options.

³³ <https://www.cas.org.uk/publications/funeral-poverty>

³⁴ <https://www.gov.scot/groups/funeral-poverty-and-funeral-expense-assistance-reference-group/>

³⁵ http://www.legislation.gov.uk/asp/2016/20/pdfs/asp_20160020_en.pdf

³⁶ <https://consult.gov.scot/social-security/social-security-in-scotland/>

³⁷ <https://www.gov.scot/publications/fairer-scotland-action-plan/>

- **September 2017:** The Scottish Government published guidance to help people planning their own funeral, including about planning how to pay for it³⁸.
- **May to August 2018:** The Scottish Government ran a consultation on Funeral Expense Assistance Regulations. 'Funeral Expense Assistance (Scotland) Regulations 2019' were published in January 2019 (<https://www.gov.scot/publications/scottish-government-response-consultation-funeral-expense-assistance-scotland-regulations-2019/pages/1/>). This sets out that the Funeral Expense Assistance benefit will replace the Social Fund Funeral Expenses Payment in Scotland, by the summer of 2019. The Government aims to process applications within 10 days (rather than 15) (<https://www.gov.scot/policies/social-security/funeral-expense-assistance/>). Payments will increase in line with inflation annually and the Government will widen the scope of who can receive payments and they estimate this will increase eligibility by around 40% (<https://www.gov.scot/news/funeral-expense-assistance/>). However, the initial value of the payment to an individual will not increase compared to the current payment, and will remain as help towards the cost of burial or cremation and certain transport costs, plus £700 for other costs such as funeral directors' fees and a coffin.
- **August to November 2018:** The Scottish Government ran a consultation on Funeral Costs (<https://consult.gov.scot/social-security/statutory-guidance-on-funeral-costs/>). This sets out 8 themes:
 - Use of language and terminology
 - Display of pricing information
 - Transparency of cremation charges
 - Definition of a simple funeral
 - Transparency of pricing at point of sale
 - Burial or cremation without using the services of a funeral director
 - Understanding local authority charges
 - Local authority measures to reduce funeral poverty
- **May 2019:** Guidance on Funeral Costs was published <https://news.gov.scot/news/funeral-cost-guidance-published>. This sets out guidance for burial authorities, cremation authorities and funeral directors and additional information for local authorities with respect to charges.

³⁸ <https://www.gov.scot/publications/planning-funeral/pages/4/>

Appendix 4: Social Fund Data

In 2017-18 in the UK, around 40,800 Funeral Expenses Payment claims were made, and 25,500 awards were made (63%), amounting to £37.1 million. The average payment was £1,461. Stirling Citizens Advice Bureau ('UNMARKED: Funeral Poverty and National Assistance Funerals in Scotland 2017/18, p. 19) suggest *'Of those refused, 25% was due to the applicant not being deemed responsible for the arrangement of the funeral due to there being other family members who are either closer related or are not in receipt of a qualifying benefit.'* It also suggests that the average payment amount has increased by 3.9% between 2013 and 2018 – below the rate of increase in the cost of a 'basic' funeral and also the rate of increase of median wages.

According to Stirling CAB, Scotland received 30,200 applications between 2013/14 and 2017/18, with 65% awarded (38% initially refused), an average payment of £1,351 (below the UK average payment of £1,401) but above the average award rate of 60%. Scotland has received a total £205,058,000 over the time period. Stirling CAB estimate the average DWP Funeral Payment in 2018 of £1,366 left a shortfall of £2,719 compared to the average cost of a basic funeral.

Claimant Group	Awards ('000s), UK	% of Total Awards
Pensioners	7.8	30.7
Unemployed	2.5	9.9
Disabled	2.2	8.5
Lone Parents	0.5	2.1
Employed	-	-
Others	12.4	48.5
Total	25.5	100.0

Source: Annual Report for the Secretary of State for Work and Pensions on the Social Fund 2017-2018, Annex 2a

25% of appeals for the Funeral Expenses Payment resulted in the appellant's favour (based on number heard and decided at Hearing).

	Social Fund Appeals Dealt with at the First Tier Tribunal April 2016-March 2017
Number of Receipts	305
Number of Disposals	323
Number Decided without a Hearing	69
Number Heard and Decided at Hearing	254
Number Decided in Appellant's Favour	64
Percentage Decided in Appellant's Favour	25%

Source: Annual Report for the Secretary of State for Work and Pensions on the Social Fund 2017-2018, Annex 9

Appendix 5: Media Coverage

The Conversation, 5th February 2019 'Funeral costs are driving grieving families into poverty but at last a fightback has begun' available at <https://theconversation.com/funeral-costs-are-driving-grieving-families-into-poverty-but-at-last-a-fightback-has-begun-110919>

The Courier, 14th February 2019 'Funeral costs rise leaving families struggling to pay rent or even grieve' available at <https://www.thecourier.co.uk/fp/news/local/dundee/826734/funeral-costs-rise-leaving-families-struggling-to-cover-price>

Dundee Evening Telegraph, 16th February 2019 'New Dundee charity aims to help people who can't afford to pay for funerals' available at <https://www.eveningtelegraph.co.uk/fp/new-dundee-charity-aims-to-help-people-who-cant-afford-to-pay-for-funerals/>

Dundee Evening Telegraph, 20th February 2019 'Grieving Dundee families being plunged into rent arrears due to funeral costs' available at <https://www.eveningtelegraph.co.uk/fp/grieving-dundee-families-being-plunged-into-rent-arrears-due-to-funeral-costs/>

The Scotsman, 20th February 2019 'Funeral Cost Fightback has Begun'

Dundee Evening Telegraph, 27th March 2019 'Homeless Andy thanks Dundee public as he tries to raise funds for wife's funeral' available at <https://www.eveningtelegraph.co.uk/fp/video-homeless-andy-thanks-dundee-public-as-he-tries-to-raise-funds-for-wifes-funeral/>

Appendix 6 Rationale for Changing Measures of Success

1) Funerals undertaken with help from social enterprise within the target population of at least 400 families who suffer bereavement within the SIMD 40 areas of Dundee during the project period

This measure has been reduced to reflect the shorter timescale of the project.

2) Individual advice to families within the SIMD 40 areas of Dundee who enquire about all things related to funerals during the project period

The initial measure of success was felt to be too similar to outcome 1. The manager suggested changing the outcome to providing advice around all things related to funerals during the project period, based on the experience of the service being contacted by clients in search of advice for planning their own funerals, rather than actually being bereaved.

3) Deliver 4 outreach events to local groups of pensioners

This is a vitally important part of piloting and establishing the service.

4) Deliver 4 wider community outreach events

Outreach events are a core part of Funeral Link's work, aiming to raise awareness of the service, as well as the profile of discussions around funerals and how to pay for them.

5) Achieve 80% success rate of Social Fund applications made with support from Dundee Funeral Support Service

Networking and conversations with local partners and funeral directors revealed to Funeral Link that many of these organisations are completing the Social Fund applications with the bereaved. Funeral Link is aiming to obtain information on the success of applications from their clients.

6) Project will generate approximately £6,100 commission income over the project period

The Q3 report sets out the challenges of meeting this outcome, relating to the shortened service live period, as well as the ethical and moral challenge posed by *'a social enterprise charity focussed on alleviating poverty taking a commission from those who are poorest in our community.'* The service has informally consulted with clients, third sector partners and funeral directors and established little interest in products for rent, and further investigations are on-going.

The service has been investigating alternative social enterprise ideas, but suggest accruing commission income would be difficult in the shortened time period for the pilot phase. They continue to explore opportunities of a commission income from those who could afford it, allowing those least able to afford aspects to access the service at a lower cost. Funeral Link are currently also exploring ideas around the dialogue concerning funeral planning, including education around Will writing and Power of Attorney, as well as a bereavement community café. They are also looking into the role of Ministers and celebrants and their services to explore ideas that could come forward in this area.

7) Reduction in number of Local Authority funerals from its current level of approximately 20 National Assisted funerals each year

This was suggested by the manager to be a longer-term objective compared to other priorities. However, this could be removed fully as an objective of the service. Local authority funerals are generally taken up by those with no next-of-kin, or those who have next-of-kin who cannot or will not pay. Funeral Link would be unable to assist in circumstances where there is no next-of-kin, as they would have no-one with whom to liaise. They would also be unlikely to be able to help those next-of-kin who will not pay, as this can be related to complex family situations. There is a possibility that they could assist someone who is a next-of-kin who cannot pay, through advising around low-cost funeral options, but the numbers involved in this are likely to be very marginal, and in some circumstances, even a very low-cost funeral may be unattainable financially. In reality, Funeral Link have assisted in an estimated three funerals which might otherwise have been referred to the Local Authority for support with a funeral.

8) Reduction of cases dealt with by Dundee CAB

The Citizens' Advice Bureau in Dundee report relatively low levels of cases they deal with which involve funeral debt as the main issue. Between April 2018 and March 2019 they had 12 people requesting help with Bereavement Payments, and 12 people requiring assistance with Funeral Payments. Discussions with CAB found that funeral problems can often be hidden within other debt issues and as such might not be recorded within the CAB advice code data as funeral issues. Funeral Directors are often the first point of advice for the bereaved, and CAB suggested that they were not often signposted to from funeral directors as somewhere for their clients to get advice. However, there would be a lot CAB could do to help people with payments for funerals e.g. assist with Social Fund applications, consider other applications e.g. Armed Forces Advice Project, Trusts of particular employers, churches etc.

Citizens' Advice Scotland are providing a new training module around funeral advice to Dundee CAB volunteers in March/April 2019. It is therefore possibly the case that statistics showing cases relating to funerals and payment may then actually *increase* in Dundee, as the volunteers as the first point of contact for CAB clients will be more aware of funeral issues and may probe further to find funeral problems tied further within debt problems presented. For these reasons, the measure of success looking at a reduction in the number of cases dealt with by Dundee CAB does not feel to be a helpful measure.

However, CAB and Funeral Link have held meetings and found that there will be a good scope for cross-referrals and positive linkages between the two organisations. CAB have money advice services which Funeral Link could refer people to for assisting with paying for a funeral, and also help people to make their applications for Social Fund payments. CAB will be able to cross-refer people to Funeral Link for specific funeral advice and support. Funeral Link will be attending the training session for CAS's funeral advice, and will be making the CAB volunteers aware of the service offered by Funeral Link. It would perhaps be a more meaningful measure for the measures of success to record the number of cross-referrals between Funeral Link and CAB for the purposes of the grant assessment.

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